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FRANK LESLIE'S ILLUSTRATED NEWSPAPER

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THE OYSTER TRADE OF BALTIMORE.—SCENES ALONG THE PRATT STREET WHARFS—WOMEN OPENING OYSTERS FOR CANNING.
SKETCHED BY GEORGE LOVIE.—SEE PAGE 73.

FRANK LESLIE'S
ILLUSTRATED NEWSPAPER,
637 PEARL STREET, NEW YORK.
FRANK LESLIE, EDITOR AND PROPRIETOR.
NEW YORK, OCTOBER 11, 1873.

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GRANT'S LAST CHANCE.

WHEN the effects of the present financial crisis reach the people, the Government will receive its share of the blame. As the *Tribune* shows, the President's personal preferences have tempted him to place the funds of the Government in the hands of men who were only his acquaintances, and had no claim on the people. He has neglected those measures which would have led to the avoidance of the crash, or, at least, would have aided to foster the security of the funds and the credit of the Government.

It is plain now that Grant can never be Caesar; but he may atone for some of his errors by a concession to the people. In a strong and sensible article, Mr. Dana shows that the very evils that were feared by the bankers of the country when Horace Greeley was nominated have been experienced by the same bankers under Grant. And in their hour of need he deserted them. It is only a few weeks since we wrote in these columns:

"Where," in the language of the foremost radical of America, "shall we get a statesmanship which shall show us how we can allow money corporations to exist—for they are indispensable—and yet secure the independence of Legislatures and leave republican liberty possible?" These are the questions that lie inert, but living, in the cocoon of the future. While Mr. Groesbeck electrifies the country with the declaration made in these columns a few weeks ago, that party names are dead; while Mr. Forsyth is telling the South not to depend upon cotton; while the West is wondering whether corn is economical fuel—the men who toil are discovering that the holy horror with which the merchants of the country regarded Mr. Greeley's financial problems was a holy humbug, and that the dear old Socialist was wiser in his generation than all Wall Street combined."

The humbug is now unveiled, but General Grant has the power to atone for it.

He ought to apologize to his opponents by the appointment of Charles Sumner to be Secretary of State, in place of the stupid Mr. Fish; of William S. Groesbeck to be Secretary of the Treasury, in place of so small an official as Judge Richardson; of Lyman Trumbull to be Attorney-General, where the legal grasshopper Williams now reigns; and he may still have enough of his old friends to keep his personalism fresh. In this way alone can he be a Madison or an Adams; otherwise he will be forgotten with Pierce and Fillmore.

THE FINANCIAL CRISIS AND ITS LESSONS.

THE storm which has lately passed over Wall Street having in a great measure spent its force, it becomes a matter of no ordinary interest to search out the causes of the disasters that have overtaken so many moneyed institutions. For, if it can be satisfactorily shown that the origin of these financial troubles lay in a persistent violation of sound principles of banking, we may be able in the future to avoid the errors that have led to such calamitous results.

We have advisedly used the phrase "Wall Street," for it cannot have escaped observation that the late panic was strictly confined to that locality, and the failures which have taken place have been only among banking-houses whose dealings were chiefly with the "street." We do not remember to have heard, in connection with this panic, of the failure of a single mercantile house, whether engaged in imports, or exports, or in the home trade, and the firmness with which the legitimate trade of the country, in contradistinction to stock-jobbing and its affiliations, has withstood the late stringency, is a convincing proof of the soundness of our commercial position. No doubt the inconvenience of the tightness of money, the result of the banks hoarding their resources indiscriminately—and unwisely, we think—against the demands of all classes of customers, has been severely felt, and it is certain that a serious check has been thereby given to the marketing of our crops; but in spite of all this, as we have said, trade survives and flourishes, though Wall Street be in ruins.

Perhaps the most noteworthy feature of

the recent monetary disasters is that all the suspending banking-houses are of recent origin, that they date from our civil war, and some of them are, in fact, the creatures and products of the new system of finances to which the war gave birth, and by which it was, in turn, sustained. The pets of the Treasury owed their first successes to a patriotic enthusiasm in the cause of our national existence, and a belief that slowly but surely grew up among foreign capitalists in the ultimate success of the cause for which we fought. But to awaken and ride in triumph on an enthusiasm for a national cause is a very different thing from carrying through gigantic railway schemes, however serviceable to the country, by appealing to the enthusiasm that was once so ready an ally. In the first instance men gave of their abundance, and would have given their all, to maintain the national honor. In the other, they hesitate, they doubt, they ask as to returns. We admit the grandeur of the enterprise, we admire the courage and persistence which push it forward, but we ask a question no one asked when contributing to expenses of the war—Will it pay? And the hesitancy is fatal. The bank which stakes its resources on an undertaking of which the returns are doubtful, and in any event very distant, must sooner or later strike its colors and surrender to inexorable Fate.

Again, some cynic has said that the greatest instance of human credulity is in one man being able to persuade other men that he can take better care of their money than they themselves can. A banker who undertakes the charge of people's money is, above all things, bound so to invest it that depositors can have their money when they ask for it—that is, his investments must be of such a nature that he can immediately convert them into cash. We believe it to be the fact that all the suspended banks—all of them but one, private banks—have been in the habit of allowing interest on deposits at the rate of 4 per cent. The National and State Banks, as is well known, do not allow any interest on deposits. Is it not, therefore, evident that these private bankers start in the race against the old banks weighted with 4 per cent. and, that to make profits equal to those of their rivals, they must take risks—make investments, in other words—which the others decline; and that, when public confidence is shaken by any untoward event, they must be the first to succumb to a run upon them?

Such, at least, are some of the lessons of last week. Another is, that banking is a pursuit that must be learned, like all other professions. To follow it with success demands not only careful study and an inflexible adherence to well-tried traditional rules, but also a natural aptitude. As a people it is our notorious failing to think that because a man does one thing well, he must as a natural consequence do all others equally well; that an able lawyer must be a good judge; that a successful journalist cannot fail to be an excellent foreign minister; that a warrior who never lost a battle is the most fit for the highest civil eminence; or, that a manufacturer or merchant who can take admirable care of his own affairs is necessarily most competent to take care of the affairs of others. Perhaps we shall, instructed by the hard and sad lessons of experience, outgrow these lamentable delusions, and give our confidence and the custody of our money only to those who have been educated by the apprenticeship of a lifetime in the art, no mean one, of taking care of it for us.

There is also a warning in recent events which might advantageously be pressed home upon a large class of our community if there were the slightest hope, which there is not, that it would be laid to heart. It cannot be expressed more pithily than in the maxim attributed to the old commodore, "never buy what you cannot pay for, and never sell what you haven't got." How many households, reduced in a few short hours from affluence to destitution, must now lament the infatuation that led the head of the house to engage in the dangerous game of "margins"! Long experience shows that sober words of caution are thrown away upon those who are making haste to get rich. The game is too alluring, even though it be demonstrated that it is played against loaded dice, to be resisted, except by the most resolute minds. As we write, the Stock Exchange has been closed nearly a week, but will probably soon reopen. If it could be closed for ever, and "Hic Jacit" be written over its doors, we are convinced no material interests of the country would suffer, and no legitimate business, such as buying for investment, be diminished by the value of a single dollar.

WHAT ARE SAVINGS BANKS?

PROBABLY there are no institutions so familiar and so generally used, concerning which there are such vague ideas and such curious errors current, as savings banks. Those of this city have, during the last week, been the object of intense interest. The depositors in them, many thousands in number, have been threatened with a very grave injury, and some of them have suffered a serious loss—not from the delinquency of the bank managers, but from their own mistaken haste. This danger has been shared to some extent by de-

positors all over the country. It is well worth while, then, to examine with some care the exact nature of these important institutions, to see what their real operation is, and to point out the safest and most prudent course to be pursued both by them and towards them.

In the first place it is to be observed that savings banks are essentially agencies for the investment of savings—nothing more. They are not money-making enterprises in the ordinary sense of the word. A bank of deposit, discount and circulation is. It is established by certain stockholders, who, furnishing capital as security, solicit loans, or deposits, for the purpose of relending them at an advanced rate, appropriating the profits themselves. A savings bank, on the contrary, is established by trustees, who, in a method prescribed by law, offer to take deposits of comparatively small amounts, to invest them in securities that cannot be obtained by owners of such small sums, and to divide the interest obtained among the depositors, after deducting the actual expenses of conducting the business. The trustees, as such, are not allowed to make any money from the transaction. One or more of them may be agents or officers of the bank, and be paid a reasonable compensation for their services. But that is the only way in which they can profit by the business, and the expense thus incurred will have to be incurred for these services just as much as if some other agents besides trustees were employed. The money received from depositors can only be invested in certain securities named by law, and of the highest possible character. These are of two kinds only—first, mortgages on real estate to one half the actual market value of the estate mortgaged, and second, securities of a public character, that is, the bonds of the United States, of the several States, or of counties and cities, for the payment of which the law has authorized taxation, and which are therefore mortgages on all the personal and real property of the nation, or of the State or district issuing the bonds. No higher securities could be imagined. These are held, under the law, in trust, for depositors, and the whole of the interest, deducting only the expenses of business, belongs to the depositors.

In the second place, it is to be observed that the safeguards thrown around the savings banks make it absolutely impossible that they should undertake to return deposits, with the accumulated interest upon them, whenever demanded. The money has to be invested in securities that run for a long time, or which cannot always be immediately turned into money. Public bonds are of the first class, bonds and mortgages are of the second. If the money of depositors is, for instance, in good State or County bonds, it will always happen in times of panic that there is little demand for these securities. The money cannot be had again at a moment's notice, except by selling the bonds at a ruinous sacrifice. If the panic is widely extended or very great, this kind of bonds cannot be sold at any price. If the money is in mortgages on real estate, the difficulty is still greater. A mortgage is simply an obligation on the part of the owner of the property to surrender his property for sale to the holder of the mortgage, in case he cannot pay his principal or his interest. This obligation can only be enforced by a lawsuit, which is technically called a foreclosure, and which always takes considerable time. When mortgages are foreclosed, the holders get only the right to sell the property at auction to the highest bidder, and take their claim out of the proceeds. But in seasons of panic there may be very few bidders, and no one may be willing to buy the property for the amount of the mortgage. There may even be no buyers at all. In this case the bank cannot repay its depositors until there shall arise a market for the real estate.

Obviously it is to the interest of the depositors that their agents, the officers of the savings bank, shall not be driven to sacrifice the property of all the depositors to satisfy the unreasonable demands of some, or even of a majority of them. The law, therefore, requires that the depositors shall give considerable notice, from thirty to sixty days, of their intention to withdraw their money. This requirement has been enforced in this city during the panic. It ought always to be enforced under similar circumstances. It is simply a provision protecting depositors against their own ungrounded fear, and compelling them to take time enough to deliberately think over what they are doing.

These are the main facts in regard to all savings banks, whether in this State or in others. They have been obscured to the general view by the practice of the banks in offering a certain definite rate of interest—now generally six per cent. This has given the impression that all they get from their investments beyond this amount belongs to the bank as distinct from the depositors. But there is no bank distinct from the depositors. The depositors are the bank, always and for all purposes. The trustees are allowed to invest profits not returned in interest in two ways—in real estate for the use of the bank, and in the accumulation of a certain limited surplus. But these investments are for the depositors only. They are of no advantage to any one else; and, as a matter of fact, depositors are stockholders of the bank, and the interest they receive is a form of dividend. By remembering these simple, fundamental facts concerning

savings banks, much confusion may be avoided and much loss as well.

FORMER PANICS.

THE financial panic through which we are now passing makes the fourth we have had since we became a nation. The first began in the month of May, 1837, during the Presidency of Martin Van Buren, and was brought about by the Bank of England requiring payment from the American houses in London, and the passage by Congress of what was known as the Surplus Revenue Bill, the effect of which was that bank credits, which represented the surplus revenue, were transferred from place to place without regard to the laws of trade. The depreciation of bank-notes throughout the country varied from 12 to 25 per cent., and simultaneously all the banks stopped payment. It took the remainder of the year to get matters into any sort of shape. In May, 1838, the banks of New England and New York resumed, and soon after the Philadelphia banks followed. But the recovery was not a healthy one, and, therefore, in the Autumn of 1839 the Philadelphia banks again suspended, and, in fact, did not get clearly under way until March, 1842.

The panic of 1857 was probably the severest the country has ever seen. It struck the commercial community like an avalanche, and before it could be staid ruin had been carried into every nook and corner of the country. And it would seem that there is great similarity between the approach of the panic of '57 and that of to-day. Then commercial affairs had been pursuing the even tenor of their way, and everything pointed to a very prosperous future. There was a great deal of capital used in the building of railroads, but it was foreign money, and the opinion prevailed that, no matter how deeply involved the foreign capitalists got with us, the credit of our own country was perfectly good; for, in any event, should these people call home their money, it was considered that it would have no effect on our finances, as we could register the bonds representing their capital at half the par cost. So everything appeared safe, and, as a matter of course, people were happy. But every one had erred in judgment. In August the crisis began to culminate. On the 8th of this month it was found that the amount of the loans of the banks reached the enormous sum of \$122,000,000. Then it was that the banking men began to open their eyes, and they immediately began to contract their loans. And the result was, months of financial and commercial bankruptcy, which did not leave untouched a single State, county or town in the country. The failure of the Ohio Life Insurance and Trust Company was the first indication of what was to follow, just as the failure of Jay Cooke & Co. was the ill-omen in the present crisis. The Ohio Company held a similar position then to the Cooke firm of to-day, and its failure was followed with almost similar results, only severer in form. No money could be had, not even on the best securities in the market. Commercial house after commercial house, bank after bank, succumbed. No class of people or branch of business escaped. Merchants, bankers, corporations and manufacturing companies were swept down without distinction. By October 14th there was scarcely a banking-house in the country that had not suspended.

The panic of 1869 was of short duration, and is known as Black Friday. It was the work of a clique of stock-jobbers with Jay Gould at their head, and in its effect injured only a few stock speculators in the neighborhood of Wall Street. It occurred in this wise: In August of 1869, there were in the vaults of the United States Treasury from \$150,000,000 to \$200,000,000 of floating gold. The price in the market was 131. There were \$80,000,000 in the Sub-Treasury, and Gould, thinking from information he had received that the Government would not sell any gold, began to buy all he could find in the market for the purpose of speculation. This ran the price up to as high as 165, and immediately there was a terrible panic among the "bulls" and "bears" of Wall Street. Several failures were announced, but before the scheme reached its height, and before the people fairly understood what was going on, the object of Gould's clique was discovered, the Government began the sale of its gold, and what might have been a great panic was nipped in the bud.

THE "WORLD OF FICTION."

WE frequently hear of the "realm of fiction" and "the world created by the novelist." Few persons, however, have thought of the wide distance to which the "world of the novelist" is removed from the actual world about us. Even the novelist whom we accept as the most thorough of realists introduces us to a world very differently ordered from that to which we are accustomed.

This world of fiction has a distinct flora and fauna of its own. There is not a cabbage or a potato growing anywhere in it; though occasionally a few potatoes are imported from the actual world for the purpose of illustrating the novelist's views as to fried potatoes. Roses, sensitive plants, forget-me-nots and night-blooming jasmines abound, to the almost total exclusion of other flowers; and aspens and Norway pines are almost the only trees which shade this singular world.

Then look for a moment at the difference between the horse of fiction and the horse of reality. The former is divided into two classes: the horse that breaks his rider's neck by failing to jump over six-barred gates, and the horse with a keen scent for precipices. Experience is thrown away on the jumping horse, and although he must know that for three hundred years every one of his species that has attempted to jump a six-barred gate has come to grief, he nevertheless boldly makes the hopeless attempt whenever the hour for his rider's death arrives. As for the horse of the precipice variety, nothing can be more wonderful than the keenness of his scent. He can detect the odor of a precipice at least ten miles off, and no sooner has he decided upon its locality than he is off like the wind. Straight for that precipice he goes, with his lovely burden on his back—for he is always ridden by a woman—and his forefeet are on its very brink, when he is seized and stopped by the young man who is especially created for that purpose. Now, in the real world we have no such horses. The animal who, like his ancestors for three hundred years, has never tried a six-barred gate without killing his rider, is never permitted to make the trial; and as for horses who can detect precipices by their nose, and who insist on running directly for them, they are completely unknown, and, it is to be hoped, will remain so.

And, then, there is the dog of fiction, with his wonderfully delicate sympathies. If his owner hears that his wife has been killed by a railway collision, or that his mother-in-law has escaped from a shipwreck, that extraordinary animal at once goes to the stricken man and lays his head upon his lap, big tears at the same moment suffusing his canine eyes. We all know that in real life the actual dog would do nothing of the kind, and that he would avail himself of the disturbance caused by his master's grief to make a surreptitious foray into the kitchen in search of bones. As for cats, it is to be remarked that in the world of the novelist they are exclusively of the tortoiseshell variety—a fact which is curiously opposed to the remarkable scarcity of animals of that color among living cat-fanciers.

But it is in the rigging and management of vessels that the inhabitant of the world of fiction shows most clearly the wide difference that separates his world from ours. For example, let us look for a moment at the curious nautical customs which prevailed among the people to whom Mr. Jules Verne introduces us in his "Journey in Search of the Castaways." We are there told of a steam-yacht which had won a large number of races under the flag of the Royal English Yacht Club—a statement that will amuse the members of the real club of that name. This curious vessel was schooner-rigged. She had a "mainsail," a foretopsail and a foretopgallantsail on her foremast, and a "forestaffsail" on her mainmast. A singular piece of marine architecture in the shape of "ratlings" surrounded her on both sides, so that ropes, when thrown over the starboard side, were invariably thrown "over the starboard ratlings." To add to her eccentric appearance, she carried her ensign at the "yard-arm," and altogether must have been a craft calculated to drive the sailor of the actual ocean into hopeless insanity.

The same writer tells us of a brig which met with a frightful storm off the coast of New Zealand (which, by-the-way, he invariably confounds with Tasmania). In order to save the brig, she was steered directly on to an iron-bound coast, where she calmly stuck until the sea went down, and her passengers were ready to land, which feat they accomplished on a raft, steered not by an oar, but by a rudder. This manœuvre is not only unknown among our seamen, but if attempted on the actual ocean would result in the inevitable loss of the vessel and all on board. And yet such is the peculiar character of the sea and the ship of the world of fiction, that it is the customary practice when a vessel is caught in a storm.

The subject needs no further illustration, and we forbear to speak of the curious eccentricities of legal and medical practices in the novelist's world. That world is plainly peopled and governed in a way widely different from anything in our own experience—which fact, perhaps, is one of the reasons of its extreme popularity among novel-readers.

EDITORIAL TOPICS.

Who will care for Cesar now?

BRET HARTE is said to be on the staff of the *Tribune*.

CARLYLE smokes a clay pipe—probably a Henry Clay concha.

FREDERICK HUDSON, formerly of the *Herald*, still resides at Concord, Mass.

GENERAL GRANT would create a sensation by appointing Charles O'Connor Chief-Justice.

It is said that one of the great dailies of New York City has fallen to eight thousand circulation.

If Horace Greeley were alive, and were asked to solve the Grange problem, he would say "Co-operate."

CRONSE, the famous Washington correspondent of the *New York Times*, has left journalism for the tar business.

THE *Sun* says, "Will Sunshine please favor us with a visit?" We have sent the *Sun* a copy of our ILLUSTRATED NEWSPAPER.

IK MARVEL's new stone-and-wood house, on his farm of Edgewood, near New Haven, is finished. The stone and the wood were taken from the farm.

It is said that at the Watson-Erie meeting in London, the name of Bischoffsheim was received with hisses. They were only trying to pronounce the name.

ACCORDING to "Gath," Mr. Sam Bowles must enjoy a pleasant life of it, dictating his articles at home, and selecting his weekly reprint in bed. But then Springfield is not New York.

THE Republican State Convention of New York was remarkable for the staleness of its speeches, the asininity of its leaders, and the cakiness of its nominees. The greatest soldier present was Woodford, and the greatest statesman, Davenport!

By his indomitable perseverance, Mr. Dana, after a year's fight, has compelled the District Attorney of Philadelphia to bring to trial two women, the friends of several of the men prominent in the Philadelphia Ring, for the alleged stealing of \$20,000 worth of city bonds.

THE Republican politicians of New York went through the form of holding a convention for the nomination of candidates for the State offices last week. Senator Conkling and his Custom House Gang were present, and the men they selected for the places were, of course, put in nomination.

THE *Tribune* and the *Sun* developed notable enterprise during the maddest days of the panic. The reports of the *Tribune* have been remarkable for their breadth and for the skill of their workmanship. Those of the *Sun* have displayed a fine blending of readability with journalistic justice.

"Who owns the *Tribune*?" is the question now agitating the journalistic mind. One reply is, "Jay Gould;" another, "William Walter Phelps;" another, "Nichodemus Barnes;" another, "Governor Sprague." Yet the fact remains that, "who owns the *Tribune*," is nobody's business but the *Tribune*'s.

It seems we are to have another investigation into alleged corruption in the election of a United States Senator. Conover, the new Senator from Florida, is to be the victim this time, and the man he defeated, Mr. Osborne, the prosecutor. This is right. Let the rascals be driven out, but, then, if this is done, how will a quorum be secured for business?

THE election for members of the Legislature in Maryland this Fall promises to be sharply contested, for the reason that a United States Senator, in place of Mr. Hamilton, is to be chosen. Governor Pinckney Whyte and ex-Governor Swann are the contestants on the Democratic side; while Mr. Cresswell, the Postmaster-General, has the Republican field to himself.

MURAT HALSTEAD, of the Cincinnati *Commercial*, is a very robust, full-habited man, with a face as pallid as the bust of Pallas. He is an omnivorous reader, not even sparing his Delmonico lunch from the sauce of a heavy *Blackwood*, or the hors d'œuvre of a *Westminster*. Mr. Halstead is not as brilliant as his down-the-river friend, Watterson, but he is more of a statesman.

Good paragraph writers are as scarce as—to use a slang Western phrase—chicken's teeth. There are the Minion Lead Man of the *Tribune*, the Editorial Note writer of the *Commercial Advertiser*, School of the Philadelphia *Star*, Philip Ripley of Hartford, Colonel Greene of the Boston *Post*, the managing editor of the Louisville *Courier-Journal*, and can we go further?

In another column we give, as a matter of news, the portrait of the new Governor of the District of Columbia, Alexander R. Shepherd. In regard to his character as a politician we have nothing to say, because we have never yet investigated the charges against him. We have read very strong charges in the *Sun* and in other journals, and we have read the weakest and silliest defenses in his local organs; but it is our duty this time only to give his picture.

DON PIATT has been loitering about London recently—the guest of Minister Schenck—and he writes to his paper, the Washington *Capital*, defending Schenck from aspersions cast on him by Henry Watterson. The Kentucky editor says Schenck is a low fellow, unfit for the high position he holds, and is disliked by the British people. Piatt says Schenck is just the opposite of a low fellow—that he has sufficient brains to hold any place in the Government, and the fact that the Englishmen don't like him ought to make Americans think the more of him. Piatt in the same letter comments severely on General Badeau, our Consul-General at London. He says Badeau is known abroad as the great American snob, and that he well deserves the title.

MR. FRED HUDSON, in his History of American Journalism, does not forget that during the last few years now and great provincial journalism has arisen. In connection with the consideration of this growth it may be said that the leading provincial journalists found their education and first success in Washington. We mean such men as White, Watterson, McCullagh, Simonton and Brigham. The war took them to the Capital, and peace took them away from it. Yet this hegira appears singular; for Washington, too, is a large and a provincial city, worthy of as great journalism as that which is found in Louisville, Chicago, or St. Louis. Washington has no really great local journal. Foley, notwithstanding his usual skill, has evident obstacles to making the *Republican* anything but a sombre blank. What is there in the atmosphere of the Capital that prevents the existence of a good, bright and elegant newspaper?

BAGEHOT ON PANICS.

THE entire effect of a depression in any single large trade requires a considerable time before it can be produced. It has to be propagated, and to be returned through a variety of industries, before it is complete. Short depressions, in consequence,

have scarcely any discernible consequences; they are over before we think of their effects. It is only in the case of continuous and considerable depressions that the cause is in action long enough to produce discernible effects.

The most common, and by far the most important, case where the depression in one trade causes depression in all others, is that of depressed agriculture. When the agriculture of the world is ill off, food is dear. And as the amount of absolute necessities which a people consumes cannot be much diminished, the additional amount which has to be spent on them is so much subtracted from what used to be spent on other things. All the industries, A, B, C, D, up to Z, are somewhat affected by an augmentation in the price of corn, and the most affected are the large ones, which produce the objects in ordinary times most consumed by the working classes. The clothing trades feel the difference at once, and in this country the liquor trade feels it almost equally soon. Especially when for two or three years harvests have been bad, and corn has long been dear, every industry is impoverished, and almost every one, by becoming poorer, makes every other poorer too. All trades are slack from diminished custom, and the consequence is a vast stagnant capital, much idle labor, and a greatly retarded production.

It takes two or three years to produce this full calamity, and the recovery from it takes two or three years also. If corn should long be cheap, the laboring classes have much to spend on what they like besides. The producers of those things become prosperous, and have a greater purchasing power. They exercise it, and that creates in the class they deal with another purchasing power, and so all through society. The whole machine of industry is stimulated to its maximum of energy, just as before much of it was slackened almost to its minimum.

A great calamity to any great industry will tend to produce the same effect, but the fortunes of the industries on which the wages of labor are expended are much more important than those of all others, because they act much more quickly upon a larger mass of purchasers. On principle, if there was a perfect division of labor, every industry would have to be perfectly prosperous in order that any one might be so. So far, therefore, from its being at all natural that trade should develop constantly, steadily, and equably, it is plain, without going further, from theory as well as from experience, that there are inevitable periods of contraction and of stagnation.

Nor is this the only changeable element in modern industrial societies. Credit—the disposition of one man to trust another—is singularly varying. In England, after a great calamity, everybody is suspicious of everybody; as soon as that calamity is forgotten, everybody again confides in everybody. On the Continent there has been a stiff controversy as to whether credit should or should not be called "capital;" in England, even the little attention once paid to abstract economies is now diverted, and no one cares in the least for refined questions of this kind; the material practical point is that, in M. Chevalier's language, credit is "additive," or additional—that is, in times when credit is good productive power is more efficient, and in times when credit is bad productive power is less efficient. And the state of credit is thus influential, because of the two principles which have just been explained. In a good state of credit, goods lie on hand a much less time than when credit is bad; sales are quicker; intermediate dealers borrow easily to augment their trade, and so more and more goods are more quickly and more easily transmitted from the producer to the consumer.

These two variable causes are causes of real prosperity. They augment trade and production, and so are plainly beneficial, except where by mistake the wrong things are produced, or where also by mistake misplaced credit is given, and a man who cannot produce anything which is wanted gets the produce of other people's labor upon a false idea that he will produce it. But there is another variable cause which produces far more of apparent than of real prosperity, and of which the effect is in actual life mostly confused with those of the others.

In our common speculations we do not enough remember that interest on money is a refined idea, and not a universal one. So far, indeed, is it from being universal, that the majority of saving persons in most countries would reject it. Most savings in most countries are held in hoarded specie. In Asia, in Africa, in South America, largely even in Europe, they are thus held, and it would frighten most of the owners to let them out of their keeping.

An Englishman—a modern Englishman at least—assumes as a first principle that he ought to be able to "put his money into something safe that will yield 5 per cent.," but most saving persons in most countries are afraid to "put their money" into anything. Nothing is safe to their minds; indeed, in most countries, owing to a bad government and a backward industry, no investment, or hardly any, really is safe. In most countries most men are content to forego interest; but in more advanced countries, at some times there are more savings seeking investment than there are known investments for; at other times there is no such superabundance. Lord Macaulay has graphically described one of the periods of excess. He says: "During the interval between the Restoration and the Revolution the riches of the nation had been rapidly increasing. Thousands of busy men found every Christmas that, after the expenses of the year's housekeeping had been defrayed out of the year's income, a surplus remained; and how that surplus was to be employed was a question of some difficulty. In our time, to invest such a surplus, at something more than three per cent., on the best security that has ever been known in the world, is the work of a few minutes. But in the seventeenth century, a lawyer, a physician, a retired merchant, who had saved some thousands, and who wished to place them safely and profitably, was often greatly embarrassed. Three generations earlier, a man who had accumulated wealth in a profession gen-

erally purchased real property, or lent his savings on mortgage. But the number of acres in the kingdom had remained the same; and the value of those acres, though it had greatly increased, had by no means increased so fast as the quantity of capital which was seeking for employment. Many too wished to put their money where they could find it at an hour's notice, and looked about for some species of property which could be more readily transferred than a house or field. A capitalist might lend on bottomry, or on personal security; but, if he did so, he ran a great risk of losing interest and principal. There were a few joint stock companies, among which the East India Company held the foremost place; but the demand for the stock of such companies was far greater than the supply. Indeed the cry for a new East India Company was chiefly raised by persons who had found difficulty in placing their savings at interest on good security. So great was that difficulty that the practice of hoarding was common. We are told that the father of Pope, the poet, who retired from business in the City about the time of the Revolution, carried to a retreat in the country a strong-box containing near twenty thousand pounds, and took out from time to time what was required for household expenses; and it is highly probable that this was not a solitary case. At present the quantity of coin which is hoarded by private persons is so small, that it would, if brought forth, make no perceptible addition to the circulation. But, in the earlier part of the reign of William the Third, all the greatest writers on currency were of opinion that a very considerable mass of gold and silver was hidden in secret drawers and behind wainscots.

"The natural effect of this state of things was that a crowd of projectors, ingenious and absurd, honest and knavish, employed themselves in devising new schemes for the employment of redundant capital. It was about the year 1688 that the word stockjobber was first heard in London. In the short space of four years a crowd of companies, every one of which confidently held out to subscribers the hope of immense gains, sprang into existence—the Insurance Company, the Paper Company, the Lutestring Company, the Pearl Fishery Company, the Glass Bottle Company, the Alum Company, the Blythe Coal Company, the Swordblade Company. There was a Tapestry Company, which would soon furnish pretty hangings for all the parlors of the middle class, and for all the bedchambers of the higher. There was a Copper Company, which proposed to explore the mines of England, and held out a hope that they would prove not less valuable than those of Potosi. There was a Diving Company, which undertook to bring up precious effects from shipwrecked vessels, and which announced that it had laid in a stock of wonderful machines resembling complete suits of armor. In front of the helmet was a huge glass eye like that of a Cyclops; and out of the crest went a pipe through which the air was to be admitted. The whole process was exhibited on the Thames. Fine gentlemen and fine ladies were invited to the show, were hospitably regaled, and were delighted by seeing the divers in their panoply descend into the river and return laden with old iron and ship's tackle. There was a Greenland Fishing Company, which could not fail to drive the Dutch whalers and herring busses out of the Northern Ocean. There was a Tanning Company, which promised to furnish leather superior to the best that was brought from Turkey or Russia. There was a society which undertook the office of giving gentlemen a liberal education on low terms, and which assumed the sounding name of the Royal Academies Company. In a pompous advertisement it was announced that the directors of the Royal Academies Company had engaged the best masters in every branch of knowledge, and were about to issue twenty thousand tickets at twenty shillings each. There was to be a lottery—two thousand prizes were to be drawn; and the fortunate holders of the prizes were to be taught, at the charge of the company, Latin, Greek, Hebrew, French, Spanish, conic sections, trigonometry, heraldry, jappanning, fortification, bookkeeping, and the art of playing the theorbo."

The panic was forgotten till Lord Macaulay revived the memory of it. But, in fact, in the South Sea Bubble, which has always been remembered, the form was the same, only a little more extravagant; the companies in that mania were for objects such as these: "Wrecks to be fished for on the Irish Coast—Insurance of Horses and other Cattle (two millions)—Insurance of Losses by Servants—To make Salt Water Fresh—For building of Hospitals for Bastard Children—For building of Ships against Pirates—For making of Oil from Sunflower Seeds—For improving of Malt Liquors—For recovery of Seamen's Wages—For extracting of Silver from Lead—For the transmuting of Quicksilver into a malleable and fine Metal—For making of Iron with Pit-coal—For importing a number of large Jack Asses from Spain—For trading in Human Hair—For fattening of Hogs—For a Wheel of Perpetual Motion." But the most strange of all, perhaps, was "For an Undertaking which shall in due time be revealed." Each subscriber was to pay down two guineas, and hereafter to receive a share of one hundred, with a disclosure of the object; and so tempting was the offer, that 1,000 of these subscriptions were paid the same morning, with which the projector went off in the afternoon." In 1825 there were speculations in companies nearly as wild, and just before 1866 there were some of a like nature, though not equally extravagant. The fact is, that the owners of savings not finding, in adequate quantities, their usual kind of investments, rush into anything that promises speciously, and when they find that these specious investments can be disposed of at a high profit, they rush into them more and more. The first taste is for high interest, but that taste soon becomes secondary. There is a second appetite for large gains to be made by selling the principal which is to yield the interest. So long as such sales can be effected the mania continues; when it ceases to be possible to effect them, ruin begins.

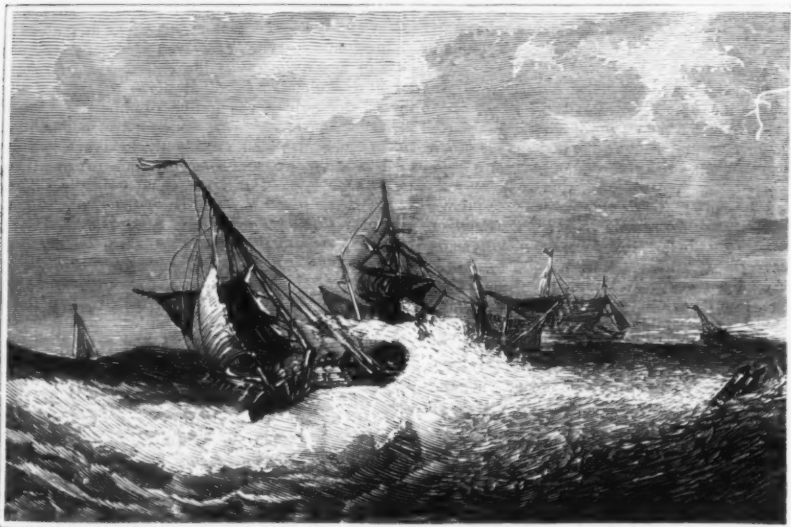
The Pictorial Spirit of the Illustrated European Press.—SEE PAGE 75.



FRANCE.—PARIS.—RECONSTRUCTION OF SAINTE-CHAPELLE AND THE PALACE OF JUSTICE.



ITALY.—THE FLORENTINE HARVEST.—THE COLLECTION OF SHEAVES FOR THE CONVENT.



ENGLAND.—THE GREAT AUGUST STORM IN THE ENGLISH CHANNEL.



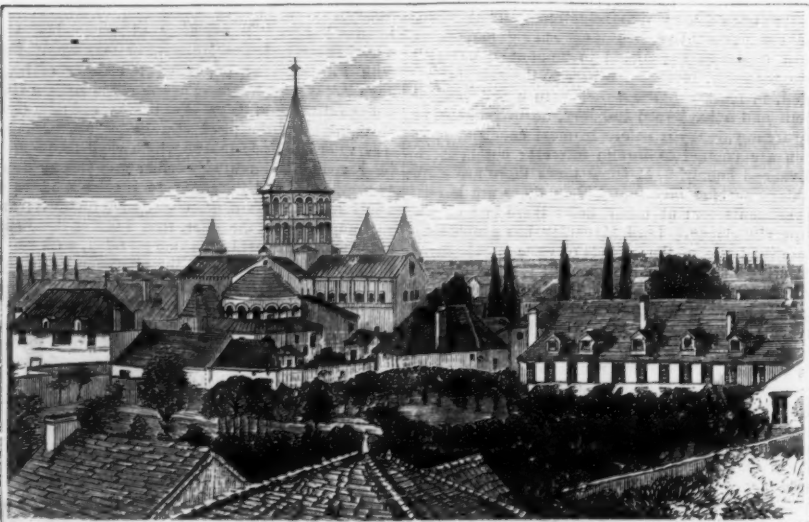
FRANCO-GERMANY.—THE TROMBONE.—OLD ALSATIANS.



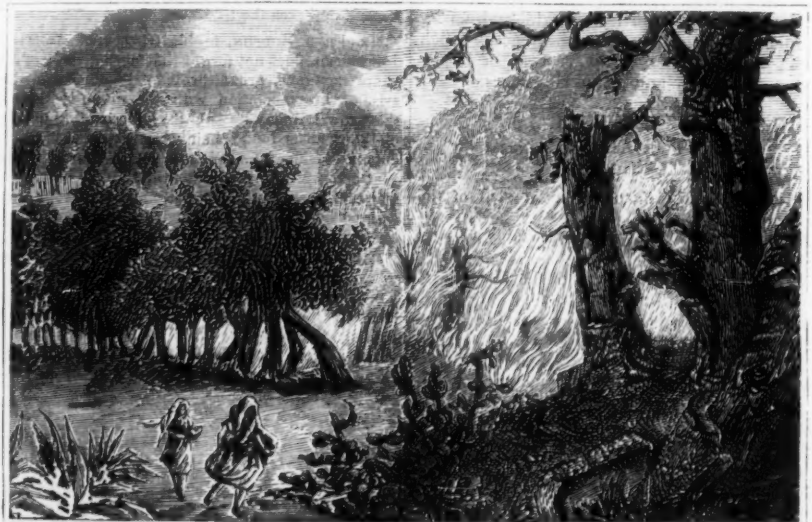
ENGLAND.—GATHERING OF ENGLISH PILGRIMS AT THE PRO-CATHEDRAL, KENSINGTON, FOR THE PILGRIMAGE TO PARAY-LE-MONIAL.



ENGLAND.—THE ENGLISH PILGRIMAGE TO PARAY-LE-MONIAL.—THE BENEDICTION AT THE PRO-CATHEDRAL.



FRANCE.—CONVENT AND GARDEN OF THE APPARITION, PARAY-LE-MONIAL.



AFRICA.—ALGERIA.—FOREST FIRE IN THE ENVIRONS OF BONE.



RECEIVING OYSTERS FROM THE SCHOONER AT PRATT STREET WHARF.

THE OYSTER TRADE OF BALTIMORE.

ONE of the best oyster regions in the United States is around Chesapeake Bay and the waters that flow into it. Baltimore, Washington and Richmond have long been famous for the excellence of their oysters, both in the quality of size and that of flavor. There was a time when they had almost a monopoly of the New York market, but in the past twenty-five years the cultivation of oysters around Manhattan Island has developed to such an extent, that New York has secured an oyster reputation of its own. Saddle Rocks, Prince's Bays, Shrewsbury, and a dozen other favorites, are familiar to New Yorkers; and in the restaurants of the great metropolis one rarely hears the call for Virginia or Baltimore oysters, unless it be made by a visitor from the South, or by a rustic who has not trodden the streets of Manhattan for a couple of decades. Large quantities of oysters are brought from Chesapeake Bay to New York, but instead of being eaten at once, as was formerly the custom, they are "floated" for various periods, and allowed to become naturalized. They grow and wax fat in the waters around New York, and when served up on the tables of the great city, they can no longer claim to hail from more Southern waters.

"Planting" oysters is nothing more nor less than throwing them into the water and allowing them to sink to the bottom, care being taken that they do not lie too thickly, for if they are too closely packed their growing and fattening facilities are greatly restricted, and it is for their owner's interest to see that they are properly cared for.

Along the shores of Chesapeake Bay thousands of people make a living, directly or indirectly, out of the oyster business. A great deal of capital is invested in it, and sometimes the fleets of boats engage in battles of no small importance. Conflicts are constantly arising, not only between individuals, but between Counties and States, relative to their jurisdiction over the oyster-grounds. Occasionally an oyster-war breaks out, in which the contest is so savage that a dozen or more men will be killed before it is ended. A few years ago, some men from Maryland seized some oyster-beds

belonging to the State of Virginia, and a party of sheriff's officers were sent to expel them. The invaders resisted, the sheriffs were reinforced, and then the other party obtained reinforcements. Various fights occurred, and half a dozen boats on each side were run down and sunk, with the loss of several lives. The war was assuming a formidable character, when, finally, the Governors of the two States met at the scene of action, and settled upon terms of peace. The invaders were compelled to retreat, and a guard was placed over the disputed ground, to preserve it from another seizure.

The packing of oysters, both raw and cooked, has grown to be an immense trade in some of our cities. Baltimore used to have a monopoly of the business, but now it is well distributed with Philadelphia, New York and Norfolk. But still Baltimore packs more oysters for shipment than any other city in the world. There are at least a hundred houses in that city engaged in the business. Thirty years ago there was only one. The mode of this canning and packing oysters is a very intricate matter, and worthy of a description.

The oysters are brought to the wharf in pungies—small sloops. A windlass is fixed to the mast, baskets are loaded in the hold and then hoisted by horse-power to the dock, where they are placed in wheelbarrows and wheeled into the building. Here they are dumped into a long line of boxes, where men

stand and open them. These people are called "shuckers." In some establishments there are as many as six hundred "shuckers" employed. They are mostly colored—the white men not taking well to the business. When the measures of the shuckers are full they are taken to a tally clerk in a corner of the room. He empties them into



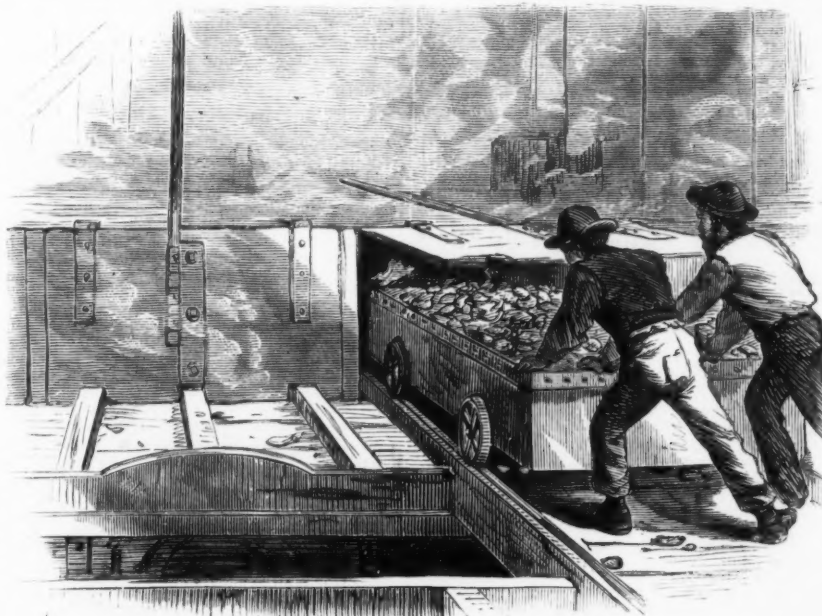
CONVEYING FROM THE SCHOONER INTO THE IRON CAR FOR THE STEAMING-ROOM.

a large square basin filled with holes, like a colander, having a spout at the side. The juice runs off and the oysters are pushed through the spout into a gallon measure. If the measure is filled by the lot brought, then a tally is made, and the shucker returns to his bucket the oysters that remain. If his lot fails to make a full gallon, he is sent back to complete it. On Saturday each shucker receives an envelope, on the outside of which is the number of oysters he opened, and inside his pay. The sight of so many colored shuckers at work is quite amusing. Some fellow away over in the corner starts a hymn or song, and the whole three or six hundred Africans join in with him. Some of them make as much as \$5 a day. The average is about \$2.50.

From the shucker the oysters are taken to another room, where they are washed. Then they are put into cans of different sizes by dippers. The filling is done with great rapidity, one house packing as much as 50,000 cans in a day. The raw oysters are packed in boxes four inches wide, two inches thick, and six inches high, for one size, and double this for a double quantity—say, two pounds. They are packed for shipment in wooden cases fitting the box as to height, and wide enough to allow the introduction of two rows of boxes edge-ways, and a long lump of ice sawed to fit a vacant space about five inches wide. Sawdust is thrown around the ice, and the goods are shipped to agents in the Western and Southwestern cities.

About two-thirds of the oysters packed are cooked. These are brought to the docks, in pungies, raw. They are then put into iron lattice-work cars, holding about 25 bushels of oysters in the shell each. These cars are run into a number of furnaces, each furnace holding two cars, where they are left about ten minutes, till the oysters are steamed, or the shells begin to open. Then the cars are taken out, and immediately the shuckers gather around, and begin to open the oysters. The oysters are then put into round cans and sealed, and the cans put in hot water in large boilers.

In capping the can before it is put into the hot water, a small perforation is left in the centre of the top. From this little hole all the air is forced out by the action of the hot water, and the tinker



THE BOXES IN WHICH THE OYSTERS ARE STEAMED.



CANNING THE OYSTERS.

THE OYSTER TRADE OF BALTIMORE, MD.—SKETCHED BY GEORGE LOVIE.

with his soldering material soon closes that, and puts an end to the process of hermetically sealing. One firm, in making tin cans for this oyster-packing business, used \$100,000 worth of tin in one year. The number of cans used in Baltimore is estimated at twenty millions per annum.

THE PICTURE ON MY WALL.

BY HENRY A. CHITTENDEN, JR.

It is a trifle, even here.
Where trifles rule and show is small,
Dearest to me than aught more dear—
The picture on my wall.

It came there years and years ago,
It stays there; that is all
There is to make me love it so—
The picture on my wall.

There's little beauty in the lines,
The sketch you might not call
Divine. Perhaps 'tis memory refines
The picture on my wall.

When hours are sad, it meets my mood
With sweetness magical;
It wins my thoughts from themes more rude—
The picture on my wall.

It melts me when I feel most strong,
Its powers most intrall
When I am gay with wine and song—
The picture on my wall.

I mind me of the form that graced
My room, my life, my all;
I think of the dear hand that placed
This picture on my wall.

I think of the blithe laugh and fun
That rang thro' house and hall,
Of the bright face that beamed upon
The picture on my wall.

That face is vanished, that hand,
That voice in vain I call;
And touched no more, by smile or wand,
The picture on my wall!

There's beauty still may claim my eyes,
And coarser senses thrill,
My heart within that picture lies—
The picture on my wall.

MY LOVE STORY.

It is only a simple story of two hearts which I have to tell. Perhaps it is not worth writing, but still it is dear to me. I had always laughed at "love at first sight," until I met him. Then I could scoff no longer, for at our first meeting I gave away my heart. It was three years ago, my first season in New York, that I met George Carter. It was at one of those stupid *emmyenses* receptions which were so much in vogue then; where men are the exception, and ladies the rule—no dancing, only mild conversation and ices, by way of improving the already frozen atmosphere.

I didn't think it stupid then. It is only from my experience of society these years that I say stupid, now. Then, I found anything and everything delightful with a young girl's fresh enjoyment.

As I said before, I was at the reception, talking to a sour, disappointed old bachelor, when Mrs. Blank touched my elbow and begged leave to introduce her friend Mr. Carter, a stranger in the city. I looked up, our eyes met, and I had found my affinity, as Artemus Ward would say. I had met many men before, danced and flirted with the best of New York fellows, and yet I had never seen any who impressed me as this Mr. Carter did. He was fresh from the backwoods of Maine, cultivated, and a graduate of Harvard, yet with a spice of honest country sincerity which pleased me better than all the polish and refinement which a season in Paris can give.

"I am unused to society," he began. "I fear you will not find me very entertaining, Miss Grey, for I have no small talk."

"I am so glad," I exclaimed; "I detest small talk."

He laughed, showing a mouthful of large, even, white teeth. I suppose he was proud of them, as he wore no mustache to hide them—in short, no hair on his face whatever.

"We have no mutual friends," continued he, "so we cannot pick any one to pieces; and I have only been in New York two days, so we cannot discuss the opera or theatre. I never read novels, else we might criticise the latest one out. Miss Grey, we shall have to fall back upon the weather."

I sighed mockingly. "Please don't! I have already heard meteorological reports enough. The prospect of a warm Summer has been thoroughly discussed, and I am tired of the weather. Let us talk about ourselves."

He bowed with charming grace. "I shall be delighted to hear you talk of one of us;" then seeing the half-frown on my face, he added, lightly: "Pray don't be alarmed, Miss Grey. I never pay compliments. It is against my principles. I have come to New York determined to work at my profession, and to eschew society as much as possible."

"Your profession?" queried I. "Doctor, lawyer, merchant, thief?" as the children say on buttons. Which one is it?"

"I hope not the latter," returned he; "although some people do make it synonymous with lawyer. I am a lawyer, Miss Grey, so we should have some sympathy with each other."

I colored with pleasure. "Do you know my father, that you speak of mutual sympathy?"

"Only by reputation, I regret to say; but I hope ere long to have that pleasure, as I am now junior partner in Mr. Blank's firm, which has an office in the same building as your father's. Do you resemble him at all?"

This last remark was accompanied by a scrutinizing glance, which I should have deemed impertinent in any other man, but which was only respectful admiration in him.

"I am said to 'favor my mother,' in the country people's vernacular, but my character is patterned after father's."

"Don't forget I am a 'country people,' Miss Grey."

"Please don't imagine I meant to be rude," said I, in a little confusion; "but surely you have not always lived in the country?"

"Only last year. You see I graduated from Harvard Law School the year before—rather old for a graduate, your eyes say—and, by-the-way, what wonderfully speaking eyes you have!" I felt myself grow red and hot, yet he went on, quite unconcerned: "But then, you see, my studies were seriously retarded by the war."

My eyes flashed and pulses thrilled.
"You were in the war?" asked I, eagerly
"From the beginning to the end."

If I had been interested at first, now I was doubly so. I am intensely patriotic, and until now my experience with soldiers was only that of the curled and perfumed darlings in our favorite Seventh. This man, tall, broad-shouldered, looked a hero, every inch of him.

"I knew it. I knew you were a military man by the way you carried yourself!" exclaimed I. "See Mr. Carter, here is a lovely sofa—come sit down and tell me all about it."

He laughed, but followed my lead to the sofa, snugly ensconced in the embayed window, where the lace and satin drapery concealed us from view.

"How can I compress the events of five years into as many minutes, Miss Grey? Besides, I am a modest man."

I pride myself upon my "drawing-out" powers, and in a few minutes I had Mr. Carter almost unconsciously telling me all about himself and the great civil war. Personalities are always dangerous, and especially so between two young people. I may not have been quite in love with George Carter by the time mamma came sailing after me, but I certainly was trembling on the verge of it. I know he was very much taken with me, because he told me so afterwards.

We were going, mamma and I, to a magnificent ball, to be given at Delmonico's by Mrs. Swenson, in honor of her son's coming of age. It was growing late, and mamma wanted me to go home, and just before dressing to go I told Mr. Carter where I was going, and asked if I should meet him there.

"You must remember I am quite a stranger, Miss Grey, although I have letters of introduction to a number of people. Among them, one for this very Mrs. Swenson, I believe. Now, must we say 'Good-by'?" I am so sorry."

"So I am, Mr. Carter," said I, frankly, giving him my hand. "I am frank almost to a fault, but don't say 'Good-by,' only 'Good-night.' I hope we shall meet soon again. If not at Mrs. Swenson's, at least I shall be glad—that is, mamma will be happy to have you call on us."

"I shall be much pleased to call on both you and Mrs. Grey," replied he, with another graceful bow, and then—then we were whirling away in the carriage, and he was left talking to Addie Blank. I saw her, through a crack in the door as we went out, rush up to him, and begin an animated conversation. I am afraid mamma found me rather a quiet companion on that homeward ride. She feared I was tired, and felt so sorry.

"You can't enjoy Mrs. Swenson's ball if you are so fatigued, Marion," said she, pityingly. "Lie down and rest for an hour, and then you will feel refreshed. That big country captain worried you to death; I could see it plainly."

"Captain! What captain?"

"Why, Captain Carter, to be sure. Didn't you know he was a volunteer in the Federal Army? Mrs. Blank told me all about it. He was only fifteen when the war broke out, and because his mother would not consent to his going, he ran away, enlisted as a drummer-boy, and rose to the rank of captain finally—brevet major, I believe—and all through personal bravery. His father was a surgeon, and was killed at Gettysburg by the explosion of a shell while he was amputating a man's leg."

"I knew he was a hero; I saw it in his face."

"Now, Marion, don't be silly! I should not have told you. I should have remembered what a ridiculous little enthusiast you are. Now you will set this man upon a pedestal, and fall down and worship him, just because he is big and brave. My dear, he hasn't a cent in the world, so you can't think of marrying him."

"Marry him! Why, you old goose of a mamma, I have only seen the man once, and he hasn't the remotest idea of such a thing."

Nevertheless, I ran up-stairs, firmly resolved never to marry any one but George Carter, and more in love with him than ever, after hearing mamma's story.

Annette, my maid, dressed me skillfully in some gauzy French combination of white and blue, very becoming to my blonde style; and I was obliged to confess, as I surveyed myself in the glass, that if I was not a beauty, at least I was piquant and pretty. But somehow when we reached the ball things were not as nice as usual. The lights didn't seem to burn as brightly, no one looked as gay, the people were stupid, and the music noisy. My card was filled up for the entire programme after I had been in the room about ten minutes, and I immediately commenced to fulfill its intentions. My feet, usually so nimble, seemed to drag. I went through an interminable number of waltzes, until at last, while whirling around with Joe Bennett, who was whispering silly compliments in my ear, I saw, entering at the door, Addie Blank on Mr. Carter's arm.

The lights flashed up at once, the noisy strains changed to sweetest music, my dragging feet flew so rapidly that I seemed to float on air—in short, all was changed by his entrance. I stopped abruptly when we reached mamma's side.

"You must excuse me, Mr. Bennett, I am so tired," said I.

"Why, Miss Marion, the bright roses in your cheek deny that statement. I never saw you looking better. Come, on with the dance!"

But I shook my head resolutely.

"I am really tired. You haven't been at Mrs. Blank's reception all afternoon, as I have. Go, get some one else to finish it with you."

He seated himself by my side with a sigh.

"I prefer to sit here. I only wanted to dance with you."

Oh, if he would only go, and let George Carter come over here! Here he sat by me, chattering inanely, while George Carter was bending his handsome head over Addie Blank. At last some one came for her to dance, and he sauntered carelessly off to the door, where he stood talking to Mrs. Swenson. Oh, dear! Why wouldn't he come over here? At last his eye caught mine, and he bowed off. I suppose the light and music have made her worse."

Then, bending over me, she whispered coldly, "Marion, do have some pride. Don't let him see you are sulky because I have prevented your *tete-a-tete*."

Just then Joe Bennett paused to speak to mamma. He is one of her favorites. She smiled graciously, and vouchsafed him a kindly greeting. "I would ask you in, Mr. Bennett, only, as you see, we are quite full."

George Carter was her match. He slipped down on the little step which separated the front seats from the rear ones, between Agatha and me, leaving his chair vacant.

"Mr. Bennett may have my seat," said he, pleasantly, "and I will try to amuse Miss Marion a little while." "Miss Grey" had been exchanged some time past for the more familiar "Miss Marion."

My "headache" was a thing of the past directly. We talked in low tones, so Agatha should not hear us; but it was not necessary, as the child was so engrossed with the stage. In our conversation, he mentioned incidentally never having driven through Central Park. I exclaimed in surprise:

"And now, in its early Spring dress, it looks so very lovely, Captain Carter, I must have the pleasure of introducing you to it!"

"Well, are you not surprised to see me?" asked he. "I am surprised to be here, I can assure you."

"Why, yes, I am. But how did you come here?" "I could not resist the pleasure of seeing you

again this evening; so, when Miss Blank asked me to be her escort, I accepted with alacrity."

"Oh, yes, I believe that, when you have not been near me all evening, until now that it is time to go home. I thought you never paid compliments, Mr. Carter?"

"You are quite right. That is no compliment, only the truth. As to coming over to you before, how could I, when you have been dancing all the evening?"

"Don't you dance?" asked I, turning the conversation, which was growing dangerous. His eyes said so much more than his tongue.

He shook his head.

"It is because you don't know how?" said I.

He laughed. "Is that generally the reason? I can dance, and do enjoy it thoroughly; too much, in fact; so I am determined not to dance, lest it should lead to other things detrimental to my success in life."

"Is dancing really such a dangerous amusement? It has seemed sometimes to me a foolish way of passing time, but I never thought of it in that light."

"It might not be dangerous to others, but it would be to me, so I am sternly resolved against it."

"You seem to have come to New York with all sorts of good resolutions."

"Yes, and I think they are needed here."

"Just hear that divine strain!" exclaimed I, as the band broke into one of Strauss's loveliest waltzes. "How can you resist it? I will dance it with you."

"Miss Grey, your mother has trusted you to my care. Besides, I can't break my good resolves so soon; you shouldn't tempt me."

I admired him all the more for it. I like a man who can control and command himself. I was on the point of telling him so, when mamma came after me to go home. Mr. Carter accompanied me to the carriage; and thus ended our second meeting. The prelude to—what? I didn't know, but I was happy in the thought of the future, and dreamed that night of him and of all kinds of possibilities. The busy days flew by, and one night on returning from a party I found his card, with three or four others, on the parlor-table. I could have cried with vexation. To miss his first call was too bad. But soon I began to meet him at all the gay parties, balls and receptions where the most fashionable society congregated. He became quite the rage amongst the young ladies, although he was not a dancing man. Mamma declared he would be spoiled with so much attention as was paid him, but I knew better. To all the beautiful belles who sought him out and flattered him, he preferred me. My society seemed the most attractive to him, and his attentions were so very marked that mamma became alarmed.

"Really, Marion," said she to me. "You must not flirt so outrageously with Captain Carter. You do wrong to encourage the poor fellow when you don't mean anything."

"How do you know I don't mean anything?" asked I, saucily.

Mamma repressed a little scream of alarm, then drew herself up stiffly, while every individual hair of her gray curls trembled, and answered in an icy tone, of such intense grandeur:

"How do I know? Because you are my daughter, and a Grey, and I have better hopes for you than to see you the wife of a backwoodsman and a mere militia captain."

"Now, mamma," cried I, hotly, "don't be so unjust to Captain Carter. You know you liked him well enough before the Duncumb set adopted him. I heard you myself tell Mrs. Jeffers he was one of the most talented young men you knew, and papa says he is sure to make a great mark in his profession. Mr. Blank thinks of taking him into partnership, and I am sure his war record is irrefragable. You remember what General Rappe said of his bravery, and his rising from the ranks is quite proof."

"You have said quite enough, Marion. I don't wish to open an argument on the subject. The young man is not of sufficient importance. Only, I must request you not to receive his attentions so openly, for both your father and I are agreed that it is impossible for you to marry him."

"Mamma, he has never asked me."

"No doubt he intends doing so. People already speak of your extreme devotion to each other, as I regret to say it is not all on one side. Now remember, you are not to go out with him again!"

"Very well, mamma; only I have asked him to go to the opera with us this evening."

Mamma looked aghast.

"Marion, this is really too much. I intend going to-night, and had thought of asking Mr. Valentine to accompany us, but I see you have forestalled me. When did you ask Mr. Carter?"

"Last night, at Mrs. Ellet's reception," answered I, delighted to get off so easily. "And you can send for Charley Valentine, too, mamma. The box holds four."

"I intend Agatha to go to-night," answered mamma, coldly. "We must do something to amuse the child."

Agatha was my cousin, a girl of about fourteen, who was at boarding-school in New York, and generally spent her monthly holiday at our house. This was too bad! If Agatha went, good-by to a *tete-a-tete* with George Carter, for mamma would be sure to monopolize him and shove me off on Agatha. My predictions were proved true by the evening's events. Mamma made me sit in the front of the box with Agatha. She sat behind me, placing Mr. Carter near Agatha, so he could not even speak to me without leaning across mamma. The opera, although it was "Crispino," and Kellogg sang, was shorn of all pleasure for me. I sat silent and *distraite*, until Mr. Carter asked what was the matter with me.

Mamma answered for me.

"A headache, poor child! I feel I did wrong to persuade her to come, but I thought it had passed off. I suppose the light and music have made her worse."

Then, bending over me, she whispered coldly, "Marion, do have some pride. Don't let him see you are sulky because I have prevented your *tete-a-tete*."

Just then Joe Bennett paused to speak to mamma. He is one of her favorites. She smiled graciously, and vouchsafed him a kindly greeting. "I would ask you in, Mr. Bennett, only, as you see, we are quite full."

George Carter was her match. He slipped down on the little step which separated the front seats from the rear ones, between Agatha and me, leaving his chair vacant.

"Mr. Bennett may have my seat," said he, pleasantly, "and I will try to amuse Miss Marion a little while." "Miss Grey" had been exchanged some time past for the more familiar "Miss Marion."

My "headache" was a thing of the past directly. We talked in low tones, so Agatha should not hear us; but it was not necessary, as the child was so engrossed with the stage. In our conversation, he mentioned incidentally never having driven through Central Park. I exclaimed in surprise:

"And now, in its early Spring dress, it looks so very lovely, Captain Carter, I must have the pleasure of introducing you to it!"

"Well, are you not surprised to see me?" asked he. "I am surprised to be here, I can assure you."

"Why, yes, I am. But how did you come here?" "I could not resist the pleasure of seeing you

again this evening; so, when Miss Blank asked me to be her escort, I accepted with alacrity."

"Oh, yes, I believe that, when you have not been near me all evening, until now that it is time to go home. I thought you never paid compliments, Mr. Carter?"

"You are quite right. That is no compliment, only the truth. As to coming over to you before, how could I, when you have been dancing all the evening?"

"Don't you dance?" asked I, turning the conversation, which was growing dangerous. His eyes said so much more than his tongue.

He shook his head.

"It is because you don't know how?" said I.

The flash of his glorious eyes thanked me more eloquently than his quieter lips. I mentally reviewed the plans for the morrow. Mamma was going to take Agatha and one of her school-friends to the opera matinee; the horses and landeau would not be needed. I boldly resolved to invite him to go with me the next afternoon, and to my delight he eagerly accepted the invitation.

Mamma was not pleased with the situation of things. She was not as cordial as usual to Mr. Bennett, and he, like a nice young man, took the hint and withdrew. Then she tapped Captain Carter on the shoulder with her fan, and offered him the empty seat beside her. Politeness obliged him to fill it. Fortunately the evening was most over, and we both had the morrow to look forward to. I say "both." He had never said so, and yet I felt sure he loved me. His eyes, his voice, his every act, spoke for him, if not his words. As for myself, my pulses throbbed and my heart beat whenever I saw him. It was happiness to be with him, and blankness without him—in short, I felt I loved George Carter, and was only waiting for him to ask me, to tell him so.

Our ride proved a success. The day was perfect, mamma knew nothing of it, we were alone together uninterrupted—surely he would speak to-day! Yet I was disappointed. He was devoted in looks and manner, yet silent on that one subject. I began to ask myself if he was a flirt? Of course the ride could not be kept from mamma's knowledge, and she was furious, if such a term can be applied to the still white heat of her anger.

"This must be stopped, Marion," said she. "Already I have been twice congratulated on your engagement to this man. I tell you I have other views for you."

Mamma was in earnest in her determination to stop our flirtation—if I should call it by such a name when one of us at least was so serious. She carefully avoided going where we would meet him, and gave orders to the waiter that we were not at home to Captain Carter. Thus it was over a month before I met him again. The season had virtually closed, and people were talking of leaving town. Charley Valentine and I were at the Garden listening to Theodore Thomas's divine orchestra, when I saw Captain Carter with Addie Blank. They were sitting in one of the boxes among a large party, seemingly quite gay and merry. Charley's eye fell upon them at the same moment.

"Ah, Addie Blank! Did you hear she was engaged to Mr. Carter?"

There was a choking in my throat, and for a moment the lights grew dark and the room swam round, but I was too proud to faint. I recovered myself directly, and answered, carelessly:

"No. Are they really engaged? It is not unlikely, because Mr. Carter is in Mr. Blank's firm, and, naturally, is thrown much with Addie."

"I don't like him," said Charley, decidedly. I smiled involuntarily. Charley was one of my admirers, we having played together from childhood, and he had been rather jealous of the captain during the past winter. I didn't wish to discuss him, so proposed going outside to walk.

"It is so warm and close in here that the tobacco-smoke makes me feel sick."

"Yes, you do look pale, Marion. Come."

We had not been long in the garden before the captain and Addie Blank joined the promenaders. Addie is quite a favorite in New York society, and she was soon surrounded by quite a number of young men. Captain Carter excused himself, and came over to my side. Charley scowled at him, and did not offer to move.

"How long it is since I have seen you, Miss Marion! Not since our pleasant drive in the Park. I seem to be very unfortunate. You are always out when I call," said he.

"Then you must call when I am in," answered I, laughing; but I felt more like crying.

"If I only knew when that would be," replied he, with such a wistful look in those lovely eyes.

I tried not to look as if I cared as I answered:

"I shall be home to-morrow evening, Mr. Carter, and very glad to see you."

"Thank you," murmured he, extending his hand. As I took it, he slipped a card into mine. I held it concealed by my glove for a moment, then managed to put it into my pocket unseen by Charley.

Now that Mr. Carter was gone, I was wild to get home to read that precious card, and Charley, who was rather sullen and cross after this, seemed perfectly willing to go. We walked home rather silently, under the stars, until Charley broke the quiet by asking:

"Marion, do you care for that man?"

"What man?" innocently.

"Marion, you know well enough who I mean. Captain Carter."

"That is a question, Charley, you have no right to ask."

"Indeed! Then, not even our old childish friendship will permit me to be interested in your welfare?"

"Oh, yes, Charley. I value your friendship; indeed, I am quite fond of you in a Platonic way, but I cannot answer your question. You should not ask it."

"Perhaps you are right," answered Charley, gloomily; and neither of us spoke again until we reached home and exchanged good-nights.

When I reached the privacy of my own room, and stood under the gas-burner, with trembling, eager fingers I drew out the card. It was one of his visiting-cards. On the reverse side was written in pencil:

"You are pale to-night. Do take good care of yourself this Summer, and come back to us looking like your own self."

The us was evidently written over something. I managed to decipher a "me." Happy tears sprang unbidden to my eyes. I could hardly sleep all night, with my precious card under my pillow and the joyful certainty that he was coming on the morrow. Surely he would tell me then that he loved me, and would ask me to marry him! I didn't care if he was poor. I would much rather walk with him in the mud than ride in a coach and four with Charley. For I began to see that Charley Valentine loved me. I knew mamma was very anxious for the match, as the Valentines were wealthy. I had known Charley since boyhood. He was amiable, affectionate, even-tempered and agreeable, without vices, very domestic, and, above all, worth thousands of dollars.

"What more could a girl desire?" as mamma would say.

Ah! I could respect and esteem Charley, but love him! Never! All my heart and nature cried out against it. I loved George Carter, and him alone.

The gods were kind to us the next evening. Mamma went to bed early with a bad headache, papa had a business engagement, Joseph, the waiter, asked if he might go out. I was only too willing to let him, and instructed Rosie, the upstairs girl, to admit no one but Captain Carter.

I dressed myself in the most becoming dress I had—a pale-blue silk, with flowing sleeves, which showed my round, white arms. Blue is always the color which sets my blonde beauty off to advantage. The captain was punctual. I was dressed ready to

receive him. The lights burned dimly in the back room, the soft Summer air came through the open window and stirred the little curls on my temples. I was greatly excited, and my cheeks burned brightly, but the captain's calm, composed manner soothed me more effectually than anything else could have done.

For some time our conversation flowed on evenly upon ordinary topics—books, society, music and art. Then a silence fell upon us. Silence is always dangerous between two young people. He was the first to break it. Disengaging a pale pink bud from his button-hole, he asked leave to put it in my hair. I refused, and, taking the bud, arranged it among my curls myself. As I did so, the loose sleeve fell back from my arm. Like a flash his warm, sweet kiss fell upon it. Such a thrill ran over me. I raised my eyes reproachfully to him. He then threw himself upon a low seat beside me. "Forgive me! I could not help it. I always have wished to kiss you."

What could I say? I sat stupidly silent, and he went on:

"The first time I saw you I fell in love with you—"

"You seem to have gotten bravely over it," interrupted I.

"That is just it," said he, slowly. "Have I gotten over it?"

Just then the parlor-door opened, and papa came in.

"Who is here in the dark?" asked he. "Marion, who is with you? Is it Charley?"

"No, papa," replied I, thankful for the darkness which hid my blushing face. "It is my friend Captain Carter."

The captain advanced to shake papa's offered hand. I was surprised to see papa so cordial. Presently he said:

"Marion, I am almost starved. Hunt me up something to eat, and then make me a punch. Captain, won't you stay and help me drink it?"

I was half way into the dining-room to order some supper, but paused to hear the reply.

"Thank you, Mr. Grey, I don't drink."

"Hey! Thought all army men drank!"

"It is because I have seen the evil effects of drink in the army that I am opposed to it, Mr. Grey."

How I admired this bold avowal of his principles! I gave the necessary orders, and returned to the parlor. The captain was taking leave of papa; then turning to me, he said, as he clasped my hand closely: "Thank you for a very pleasant evening, Miss Marion. May I soon have the pleasure of continuing our chat?"

How cold and formal my assent sounded! I did not dare speak as warmly as I felt! After he had gone, and papa was drinking the punch I had made, he asked me abruptly if I liked Captain Carter.

"I don't know—yes, of course, papa," I stammered.

"He seems to think a great deal of you," continued papa. Then, after a moment's pause, he went on: "Marion, you have been brought up in luxury. You are not fit to be a poor man's wife."

"Papa," said I, "no one has asked me to marry him, yet. Do you want to get rid of your Marion?"

As I asked this playfully, I put my head on his shoulder to hide the tears which would flow.

"No, my darling," answered papa, kissing me; "but young Valentine was at my office this afternoon, and asked my permission to woo and win you."

I stamped my foot and burst into sobs. "I won't marry Charley Valentine. He should ask me first."

"Hey! Now don't be miffy, Marion. You will be very foolish not to accept him. He is a gentleman, intelligent, educated, of good principles, and has money; you can't do better than that."

"There it is!" cried I, passionately. "I can't do better! You talk as if it was a mercantile transaction, and as if my heart and feelings were of no consequence in the matter."

"Don't be sentimental. Heart, indeed! Of course one can't marry without some affection, but you do care for Valentine. Now, don't you?"

"Yes, I am fond of Charley, but not in the right way."

"Right way! Fiddle-dee-dee! I have no patience with you, Marion. Go to bed, my dear, and dream over it, and perhaps by to-morrow you will feel like receiving young Valentine kindly."

"Not all the dreams in the world could alter my mind, papa."

"Well, well! I see I must get your mother to talk to you."

I kissed papa, and went away up-stairs. Before I slept I wrote Charley a little note, telling him what papa had told me, and bidding him, if he wished to preserve our friendship, never to allude to the subject again. Mamma was very angry when she learned what I had done. She said very little, but that was always an ominous sign with her. That week there seemed to be something going on. Captain Carter did not call, but I picked up in the hall an envelope addressed to me, and in his handwriting. It was empty. I carried it to mamma.

She was in her dressing-gown, with Rosie, who was busily packing a small new trunk. "Rosie," said I, "you may leave the room for a few minutes. I wish to speak to my mother alone."

Rosie did as she was told, then I turned to mamma, and showed her the empty envelope.

"Where is my letter?" asked I, trying to speak calmly, and saying over and over to myself: "She is my mother, she is my mother."

Mamma eyed me coldly. "You cannot have it, Marion. It was only by mistake that you learned of it. Where did you get that envelope?"

"I found it in the hall," answered I, and my voice sounded so harsh and sharp that I did not know it. "If you will not give me the letter, at least tell me what was in it?"

Mamma shook her head. "It was against my express desire that you received him here. I do not intend you to marry that man, Marion. You shall not see him again, until either you or he is married."

I pressed my hand to my heart to stop its beating. "How will you prevent it?" asked the voice that was not my voice.

Mamma smiled.

"We leave for Europe Wednesday, and I can take care of you until then."

To-day was Friday. I had heard nothing of this new plan. Everything seemed to whirl around, and I fell down quite senseless. The next thing I knew I was on mamma's bed, and there was a strong smell of hartsorn in the room.

"What is it?" said I, trying to rise. "Who is ill?"

"You fainted with the heat, Marion, dear," answered mamma, with a warning look at Rose. "We are quite right in going away. Your health needs it."

"Yes, indeed, miss," said Rose. "I felt so frightened to see you so pale and white. Are you better now?"

I managed to get up-stairs and put my envelope away in a scented box, where reposed the card and one withered rosebud. Then I laid still and tried to think. But I could not think. Once I wrote Captain Carter a note, telling him I was going to

Europe, and saying good-by—but I did not know his address—so I destroyed it.

It was not long until Wednesday came, but every day seemed an eternity to me. If I could only see George Carter once more! But the day came, and we sailed away from America, without my having seen him. Charley Valentine came to say good-by, but after the vessel sailed I found he was still on board of her. At first I was angry, but, then, it was nice to have him with us, for he was so kind and pleasant to me, and never spoke of love; so, after a little while I was glad of it.

We traveled all through England and over the Continent. Then papa went home, leaving us in Charley's care, to spend the Winter at Nice. All this time I had never heard a word from or about Captain Carter. Neither had Charley alluded to his love for me, although his every action told it. People at first took us for husband and wife; then, when they knew us, thought we were engaged. I had always been fond of Charley, and being thrown so constantly with him increased my affection, for he was deserving of it, although I never could feel for him as I did for George Carter. In the Spring we traveled up to Paris—then, when Summer came, wandered up the Rhine into Switzerland. Here it was that a letter came from dear papa, telling us that he would join us abroad in October, and spend the Winter in Paris.

"Tell Marion," he wrote, "that her old flame, Captain Carter, is to marry Addie Blank next Winter. He has been taken into partnership by Blank."

I said nothing. That afternoon, as we were strolling together among the woody roads of Interlaken, Charley told me that he loved me, and asked me to be his wife. I put my hand in his, and said:

"Charley, I will marry you if you wish, but I cannot love you as you do me. I am very fond of you, but it does not seem the right way."

Charley kissed me, and said it was all right. I would learn to love him. I asked him not to tell mamma until I had seen her, and he promised.

When we reached home I went to mamma's room, and told her Charley had asked me to marry him again.

"Have you accepted him this time, Marion?" she asked.

"Mamma," said I, "tell me first what was in that—letter—from Captain C—Carter, you know."

Mamma smiled sarcastically.

"Is that all that keeps you from marrying Charley? Here is that miserable little note you make such a fuss about," producing it from her desk. "I supposed you would ask for it some day."

I took the note and rose to go. "I have accepted Charley's offer, mamma," said I; "but if I am made unhappy by this loveless marriage, it is you who have done it."

As I spoke I went away. When I was by myself I read the few lines—it was not much. Only thanking me for my kindness that past Winter, and adding that by it he was encouraged to be still bolder, and hope for more. It closed with a request to be allowed to come again that week.

I folded it and kissed it. Then I thought what right had I, who only that morning had promised to marry Charley, to kiss another's note? I laid my head on the table and moaned. I could not cry, I only moaned and shivered. Oh, how happy I might have been!

"Of all words spoken by tongue or pen, These are the saddest: It might have been!"

My story is almost told. Charley and I were engaged formally the next day, with mamma's sanction, and papa was written to, to join us in Paris. I am happy, after a fashion, but I never shall love again as I loved George Carter. To-morrow is my wedding-day. Before me lie the few treasures of my one romance—a crumpled little note, a penciled little card and a withered rosebud! To-morrow I shall be a wife, with no right to keep these mementoes, so to-night I throw them into the fire, and bury deep my former love.

After all, as mamma says, he never said he loved me! But there is another language besides that of the lips!

Now that I have written out my poor little story, what shall I do with it? Give it to Charley to read? No. Why should I? The poor fellow is happy. I will not destroy his romance. I will burn it. Good-by, George; farewell, my love-story. As the flames curl around these pages, so may the memory of what is in them be blotted from my mind.

DEDICATION OF THE GRAND MASONIC TEMPLE, PHILADELPHIA.

ON last Thursday evening Philadelphia contained at least 150,000 strangers who had been attracted to the city by the dedication of the Grand Masonic Temple, which took place on Friday. A grand ball was given on Thursday evening at the Academy of Music and Horticultural Hall—the buildings being connected by a bridge—at which it was estimated 15,000 people were present. On Friday morning, at seven o'clock, the various Blue lodges assembled at their respective places, and moved into position on Broad Street. Those in the procession were dressed in black with white aprons and gloves. The officers wore their appropriate jewels. Sixty city lodges were in line, and thirty from the State round about the city. There were other lodges from New York, Boston, Albany, Newark, Trenton, Camden, Wilmington, Baltimore, Washington, and Harrisburg; and delegations from all the States in the Union, from Canada, South America, Great Britain, West Indies, China, Germany, Palestine, Spain, Italy, and other countries. About fifty bands of music were in line. After the parade, and at high-tide, the Temple was dedicated by R. W. Bro. Samuel C. Perkins, assisted by his Grand Officers, the ceremony taking place in the Grand Lodge Room. On Saturday the Temple was thrown open for the inspection of Brethren residing more than twenty miles outside of the city. Monday was devoted to the consecration of the Grand Chapter Room, and to other exclusively Masonic services. In the evening a grand banquet was given by the Royal Arch Masons of Philadelphia to the Grand Royal Arch officers of Pennsylvania and of sister Grand Chapters, in the Grand Banquet Hall of the New Temple. On Tuesday there was a grand parade of the Knights Templar and a dedication of the Temple to Templar Masonry. This service concluded the dedicatory ceremonies.

THE INTERIOR OF THE TEMPLE.

In the last number of this paper we published an exterior view of the Temple, which gives a correct idea of its grand architectural beauty. The interior is no less striking in all its details.

The meeting-room of the Grand Lodge is the largest one in it. It is 105 feet long, 51 feet wide, and 50 feet high. From an octagonal vestibule at the western end the visitor enters through massive doors, artistically constructed of walnut, with cedar sinkings and raised panels, made of mottled walnut imported from France. The work is highly

polished, and these panels present the appearance of marble. The furniture of the hall is of walnut and cedar, covered with blue plush, and the seats in rows at the sides of the hall will accommodate four hundred persons. Magnificent bronze chandeliers light it at night, whilst a skylight gives light by day—an original device of the architect being availed of to distribute the rays from this skylight equally through every part of the spacious room. This hall is constructed and decorated upon the Corinthian order, everything being in keeping. There is the deep and polished capital and the large cornice. In this, as in all the apartments, the decorations are intended as studies, each being a complete representative of the order selected, in detail and aggregate.

The apartment for the meeting-place of the Grand Chapter is similar in magnificence to the Grand Lodge Hall, and a fit companion to it. Though somewhat smaller, it is still a very large room, differing from the other only in length. It is 90 feet long, 50 feet wide, and 50 feet high. The decoration and finish are the Italian Renaissance. There are in relief around its walls two stages of columns. The first are Corinthian, with choice ornamental details. The second represent a series of columns, with foliated capitals, from which springs the vaulted ceiling, which may be divided into three portions. The centre is a circular skylight, 20 feet in diameter, whilst east and west of it are two compartments, finished with elliptical panels. Red is the prevailing color, as blue is in the Grand and other Lodge Halls. A striking feature of this apartment is the vaults of the Temple.

Egyptian Hall is 65 feet long, 50 feet wide, and 30 feet high, and is the only perfect specimen of Egyptian architecture in America. Twelve elephantine columns stand on either hand in massive grandeur, each of which has an original in Egypt from which it was copied. The hooded viper, the pyramid, and other decorations of the Ptolemies are to be found reproduced here. These columns, which stand clear of the walls, divide each side into sections, and these are enriched with the panel ornaments found in the Egyptian temples, there being borders of reeds and rushes, a fluted frieze, the globe, cobra and wings, and the surmounting lion and cobra. Lotus flowers entwine around the bases of the columns, and appear in the panels, and there are red decorations on the cornice, whilst pyramidal fillings complete the panels.

The Ionic Hall is in the southeastern corner of the Temple, and is 75 feet long, 50 feet wide, and 30 feet high. Its decoration is in the purest Grecian Ionic. There are 24 columns around the room with the well-known spiral volutes.

In the northeast corner of the building is the Norman Hall. Its ornamentation is similar to that of the porch—the cable, zigzag, nailhead, billet, rosette, and other Norman features prevailing. The furniture is of walnut and fir.

The fourth of the subordinate lodge rooms is known as Oriental Hall, and is throughout a brilliant exemplification of Moorish architecture. Elegance, lightness, and splendor, slenderly proportioned figures, the horseshoe arch and the chromatic decorations, combine to give the variety of form and brilliancy of color that make up the Oriental school.

The Banquet Hall occupies the greater portion of the northern side of the first floor, and is 105 feet long, 50 feet wide, and 30 feet high. Its architecture is of the composite order. It is capable of seating 500 people. Altogether, the new Masonic Temple in Philadelphia is the grandest building of its kind in the world.

PICTORIAL SPIRIT OF THE EUROPEAN ILLUSTRATED PRESS.

ALGERIA—FOREST FIRES IN THE ENVIRONS OF BONE.

The French papers bring us the particulars of the extensive forest fires that raged in Algeria during the month of August. The provinces that suffered the most were those of Constantine and Alger, where the destruction of property was tremendous. The picture represents the flames sweeping through the woods that surround the village of Bone. This was on the 25th of August. The first forest fire began on the 1st of the month at the village of Timisarsarbet. A telegram from Bone on the 30th of August says: "The subdivision of Bone is almost entirely devastated by the fire. All the plains are in flames, and the fire has advanced even to the gates of the village. The loss is incalculable. Every measure is being taken to subdue the conflagration. The agricultural people are plunged in a stupor of grief. A European woman and several natives were burned to death. The country is completely ruined." Measures are being taken to arrest those suspected of incendiarism.

A FLORENTINE HARVEST—SHEAVES FOR THE CONVENT.

In Florence it is the custom for the lay-sisters of the Capuchin Order to go from house to house with a cart among the peasants in harvest-time, for the purpose of gathering for their convent such sheaves as the pious or generous choose to bestow upon them. Our engraving represents that portion of a village which is being laid under contribution by the two Sisters, whom we perceive in their broad-brimmed hats, and who are receiving from the hands of some children all that can be spared by the parents to add to the store that we discover lying in the cart close by.

ALSATIANS OF THE OLDEN TIME—THE TROMBONE.

We give a picture which depicts a pleasant phase of life in Alsace in the olden time. We are shown a merry group of dancers upon the green, who are waltzing to the melody of the three strolling musicians under the tree. In this picture we see the trombone used, an instrument which has been driven from the melody of the pavement by the rumbling barrel-organ and the tinkling triangle. M. Lix has done well in recalling these souvenirs of the past, which can never be effaced from the hearts of the provincial French.

STORM IN THE ENGLISH CHANNEL.

Of all bad places to be in when it is blowing great guns, the English Channel is certainly one of the worst. It is rough there at all times, with a choppy sea on that makes all but the sailors sick, and plays sad havoc with the poetry supposed to surround the deep-blue sea. Our illustration gives an idea of how things looked during the severe blow of August last. Accidents frequently occur, such as collisions and foundering, while the skeleton-strewn sands of Goodwin attest the power of the murderous Channel and the cruel shore.

GATHERING OF ENGLISH PILGRIMS AT THE PRO-CATHEDRAL, KENSINGTON, ENGLAND.

Whether in the lurid glare of early Paganism, the blood-stained lustre of the Crescent, or the bright and glorious effulgence of the Cross, religious pilgrimages have obtained from a very remote antiquity. The ancient shrines of India, the history of the Holy Sepulchre, and in more modern times, the various European centres of Christian attraction, in this relation attest the correctness of this observation. It is, therefore, not a matter of

surprise that we have accounts from England of a pious journey recently undertaken by 800 Roman Catholics, with the Duke of Norfolk at their head, to Paray-le-Monial, a small town of 3,500 inhabitants, about 230 miles south of Paris, in the department of the Saône-et-Loire. The object of this pilgrimage is to offer up prayers for the welfare of the Christian world at the shrine of Sister Marie Alacoque, who died 200 years ago in the firm conviction that her heart had been removed from her body and was replaced by that of an angel, or so transformed as to be perfectly pure and holy. These pilgrims, as will be perceived from our engraving, assembled at the Pro-Cathedral, Kensington, where they were met by the bishops and clergy of the church, and, previous to their departure, as seen in another illustration of our series, we beheld them

RECEIVING THE BENEDICTION

from Archbishop Manning, fully impressed, no doubt, of the utility and sacredness of their pious undertaking. There can be no objection on the part of any particular portion of the Christian world to this movement, as, no matter how far such acts of devotion and piety differ in shade, they may be all classed in the same category, and with a common object in view—the bettering of the condition of those who perform them.

FRANCE—CONVENT AND GARDEN OF THE APPARITION, PARAY-LE-MONIAL.

The late journey of religious devotion made to Paray-le-Monial, in Burgundy, by 800 English Roman Catholics with the Duke of Norfolk at their head, brings the place into special notoriety. Paray-le-Monial is a small town of 3,500 inhabitants, 230 miles south of Paris, and 60 or 70 miles north of Lyons. The pilgrimage was undertaken to do honor to the memory of Sister Marguerite Marie Alacoque, a Carmelite nun of 200 years ago, who is believed to have seen there a heavenly vision, and to have received a message ordering special observances in honor of the Sacred Heart. Our picture gives a representation of the Convent and Garden of the Apparition. The convent is seen to the right hand, and it is the old parish church that rises with its octagon tower and spire above the houses of the little town. The convent received Marguerite Marie Alacoque in 1671, and it was in 1675 that she is believed to have been specially favored by Heaven. She died in 1690, and was elevated to Saintship in 1824. Her body lies enshrined in the chapel.

CLEARING SAINTE-CHAPELLE OF DEBRIS, AND RECONSTRUCTION OF THAT PART OF THE PALACE OF JUSTICE DESTROYED BY FIRE.

Paris is fast rising from its ashes, the patriotism of the French people rescuing it from all the disfigurements of the war, and restoring its prominent landmarks to their pristine beauty. Our engraving illustrates the clearing away of the debris which embarrassed the approaches to Sainte-Chapelle, in which the remains of so many French monarchs repose; and the rebuilding of that portion of the Palace of Justice which had been destroyed by fire. Both these edifices, therefore, will soon ornament to the fullest the site upon which they stand, and be its glory as of yore.

PATRIOTISM NOT AN INHERENT QUALITY OF THE MIND.

AMONG numberless extravagances which have passed through the minds of men, we may justly reckon for one that notion of a secret affection, independent of our reason and superior to our reason, which we are supposed to have for our country; as if there were some physical virtue in every spot of ground, which necessarily produced this effect in every one born upon it.

"Amor patriæ ratione valentior omni."

As if the *heimweh* was a universal distemper inseparable from the constitution of a human body, and not peculiar to the Swiss, who seem to have been made for their mountains as the mountains seem to have been made for them. This notion may have contributed to the security and grandeur of States. It has therefore been not inartificially cultivated, and the prejudice of education has been with care put on its side.

PERSONAL.

WILKIE COLLINS arrived in New York on the 25th ult.

M. GAMBETTA is now staying at Scheveningen, in Holland.

PREMIER GLADSTONE will probably visit Ireland this Autumn.

M. F. HUGO, only surviving son of Victor Hugo, is at this moment dangerously ill.

THE venerable ex-United States Senator Willard Saulsbury, of Delaware, is dangerously ill.

THE health of A. T. Stewart has so much improved since he arrived abroad that he will return home in October.

DR. J. A. DORNER, Professor in the University of Berlin, one of the most distinguished theologians of Germany, is visiting Boston.

It is reported in Rome that Archbishop Manning and Bishop Ullathorne, of Birmingham, will shortly receive a cardinal's hat each.

ANDREW J. GARVEY, the champion plasterer of the New York Court House, is now wearing the guise of a miner at Battle Mountain, Nevada.

HANS CHRISTIAN ANDERSEN has returned to Copenhagen from Switzerland, where he has been unsuccessfully seeking better health. He is still suffering.

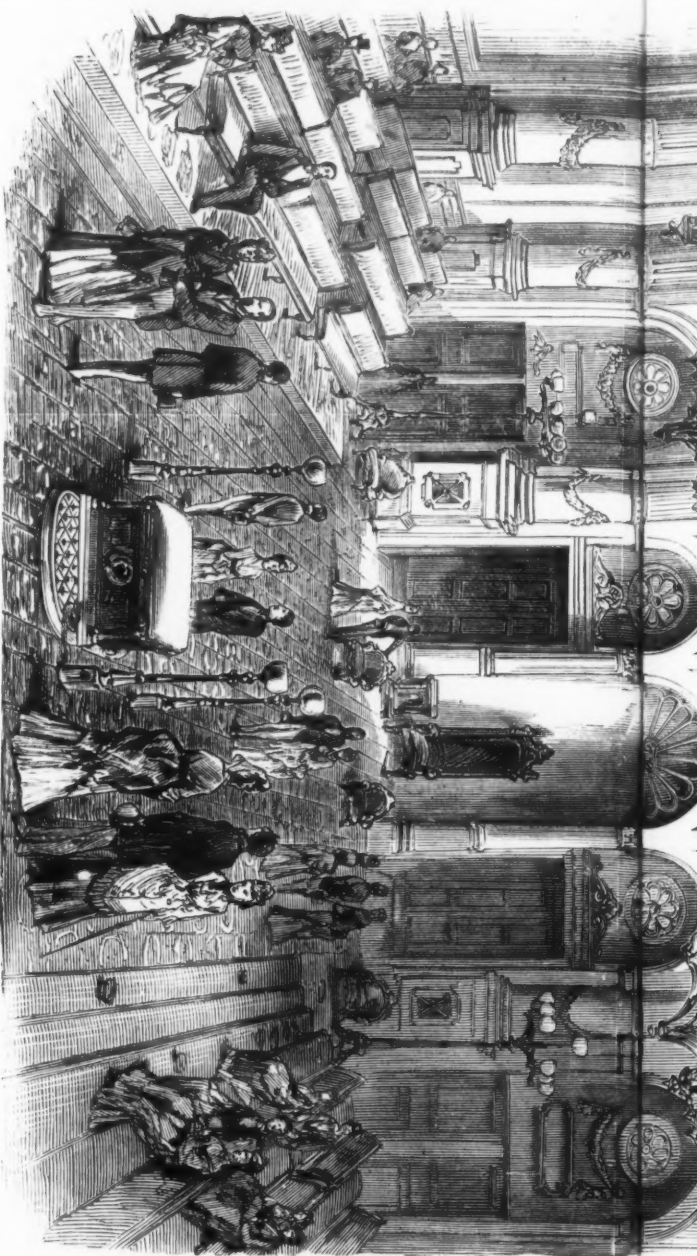
EX-GOVERNOR EYRE, of Jamaica, W. I., the massacre man, is living at Rosbank Strathgry, Balquhader, Scotland, where he passes his time in following the art of Isaac Walton.

It is stated that M. Thiers intends spending a portion of his holidays in the north of Scotland, and that it is probable he will be the guest, for a time, of Mr. E. Ellice, at Invergarry.

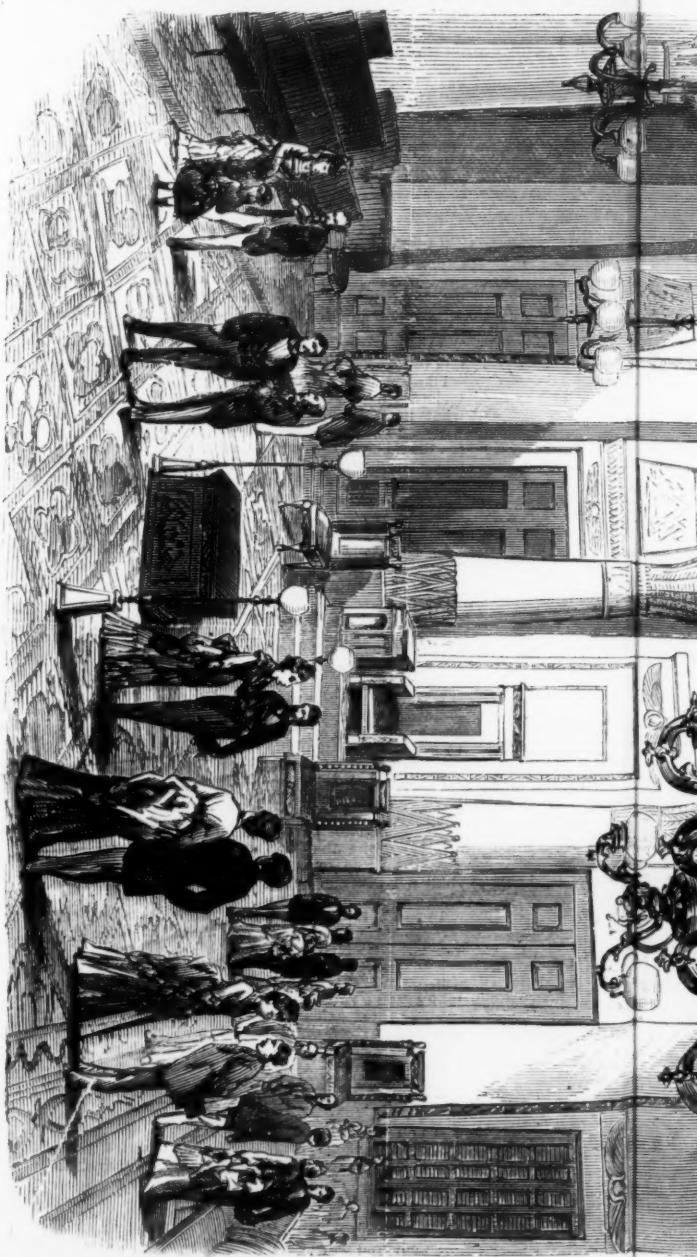
It is said that during the Shah's visit to England the Duchess of Sutherland prevailed upon him to promise that he would depart from his practice of making it a capital offense for a Persian to embrace Christianity.

GEORGE SAND, says gossip, is about ending her days in a convent, and this may explain her presence at a few pilgrimages lately, as well as her recently declared disgust with the world and its workings. "I have been in error all my life," she says. She is near the three-score years and ten.

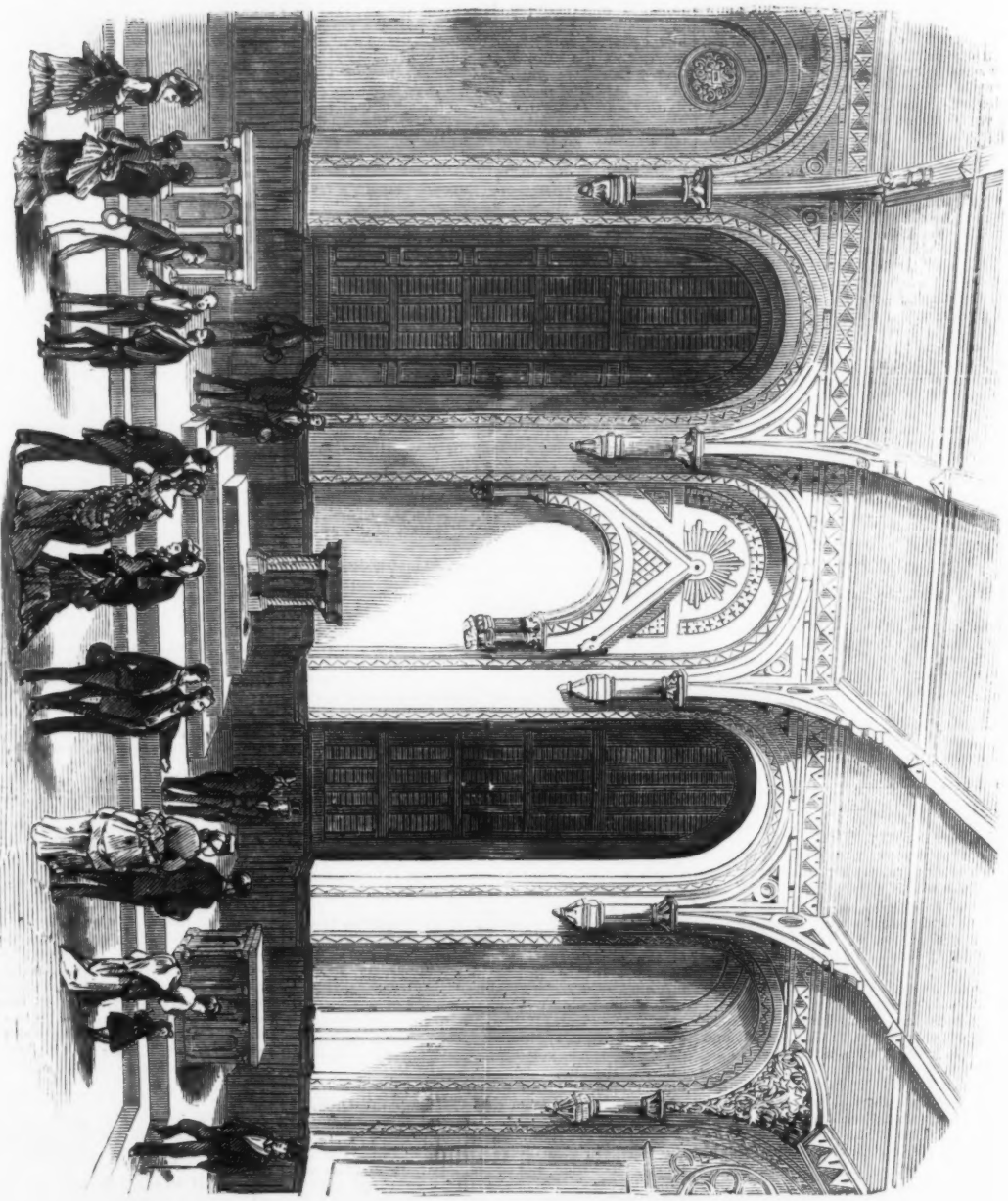
CAPTAIN GEORGE, Civil and War Chief of the Onondaga Nation of Indians, died on the Onondaga Reservation, nine miles south of Syracuse, N. Y., on the 24th ult., aged seventy-eight. Captain George was with General Scott at Lundy's Lane, and was bearer of dispatches to the Onondagas for reinforcements. Of late years he has been the recognized head of the remnants of the Six Nations.



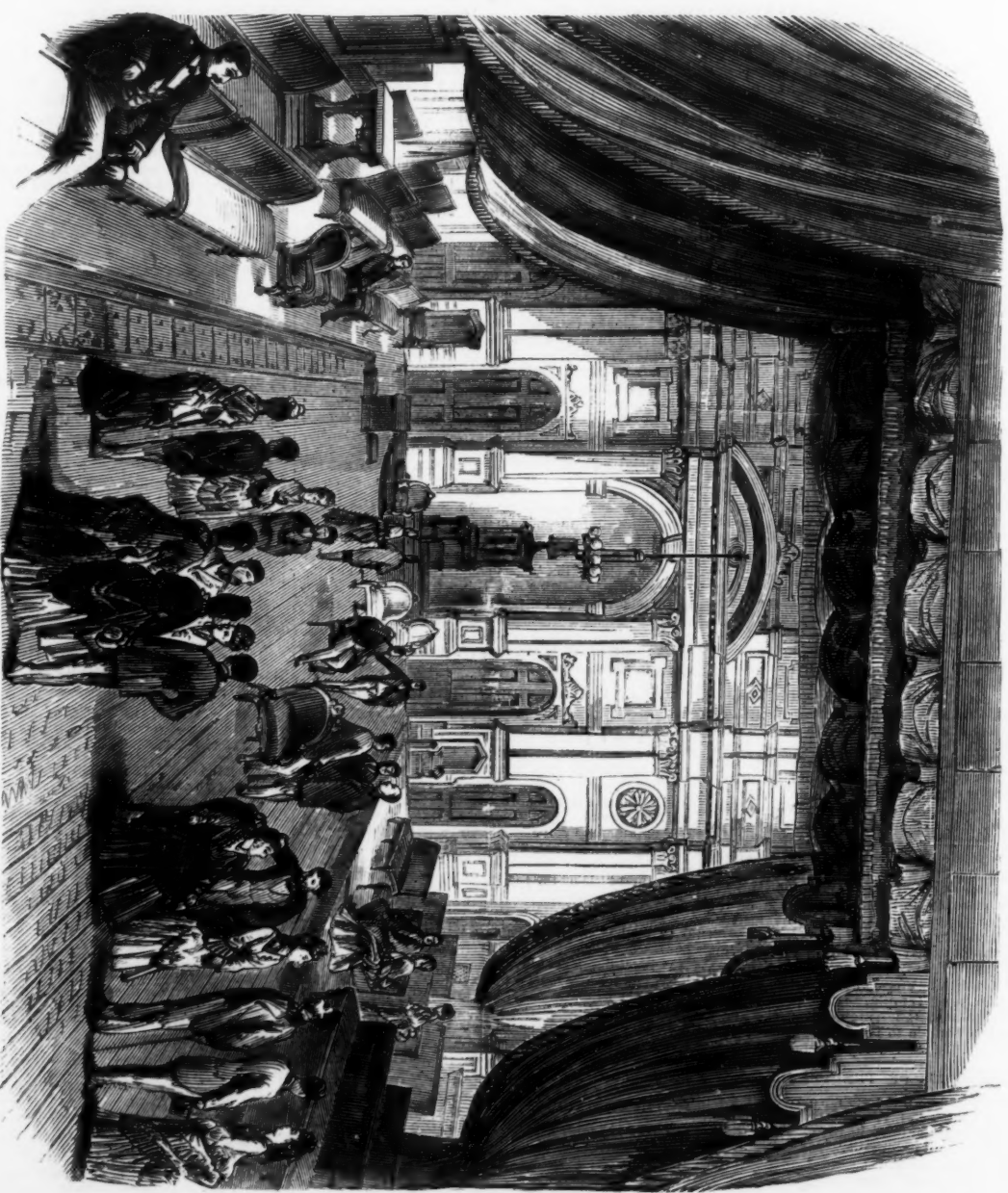
THE GRAND LODGE ROOM, WEST.



THE EGYPTIAN ROOM, WEST.

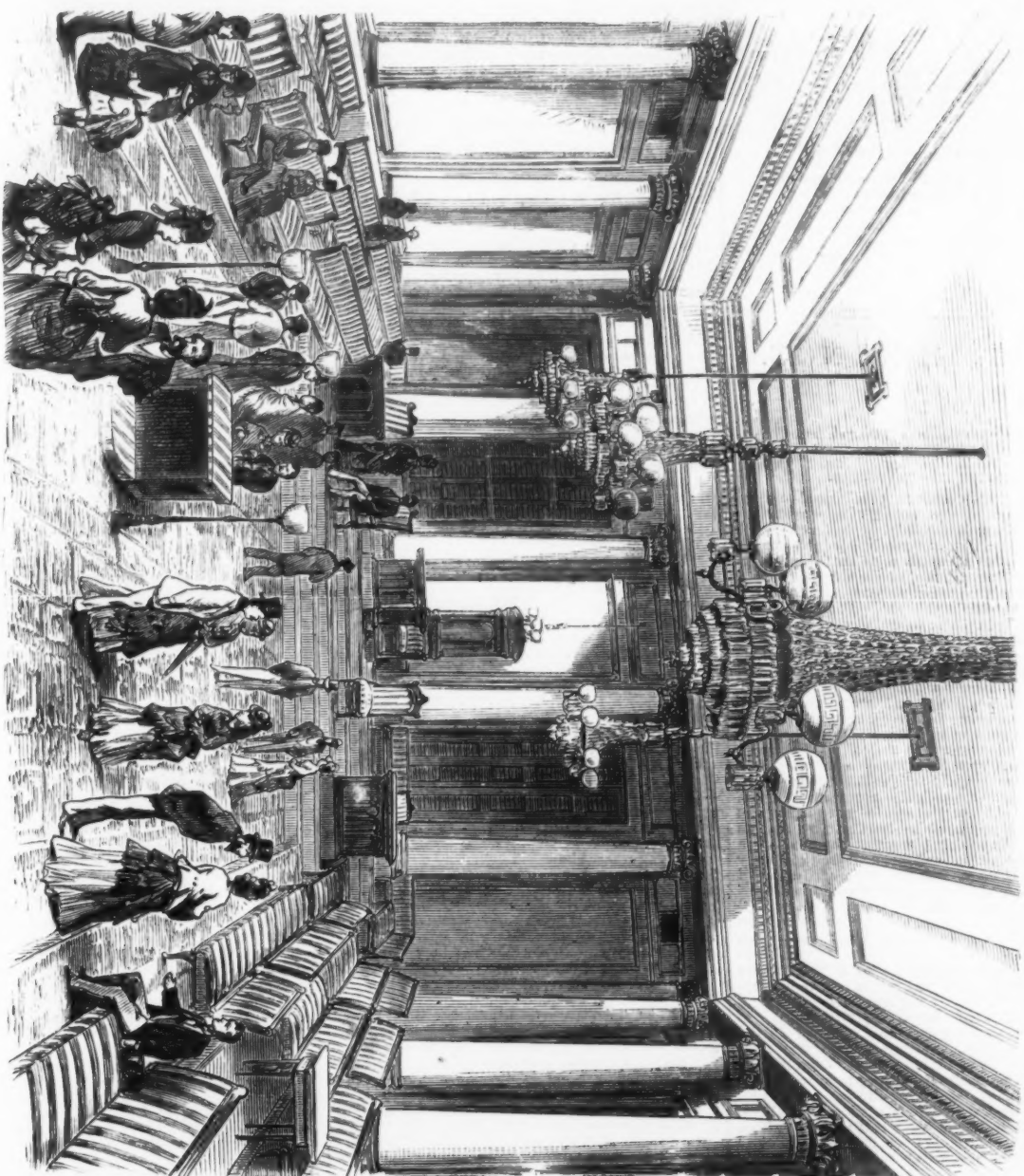


THE NORMAN ROOM, EAST.

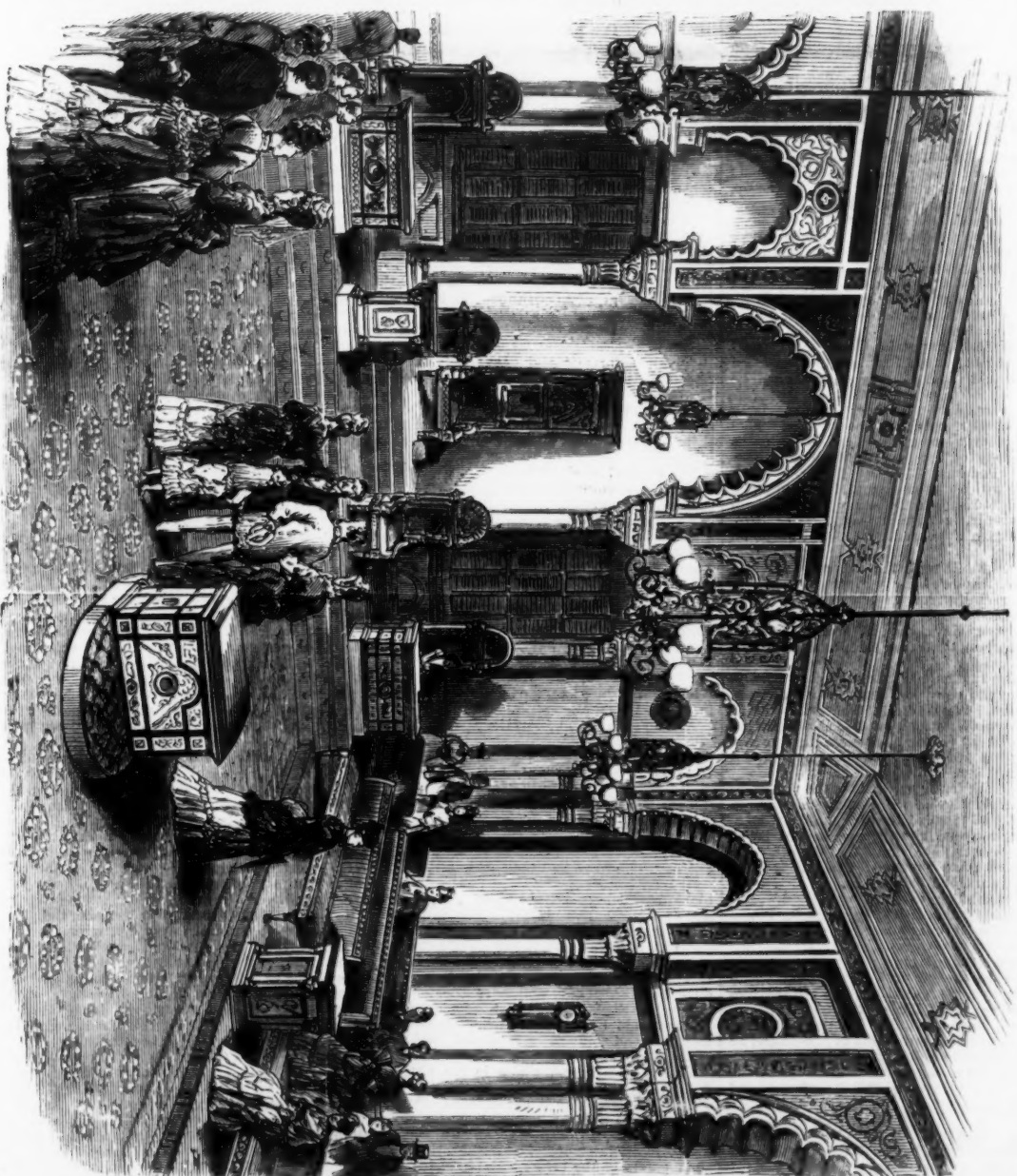


THE GRAND CHAPTER ROOM, WEST.

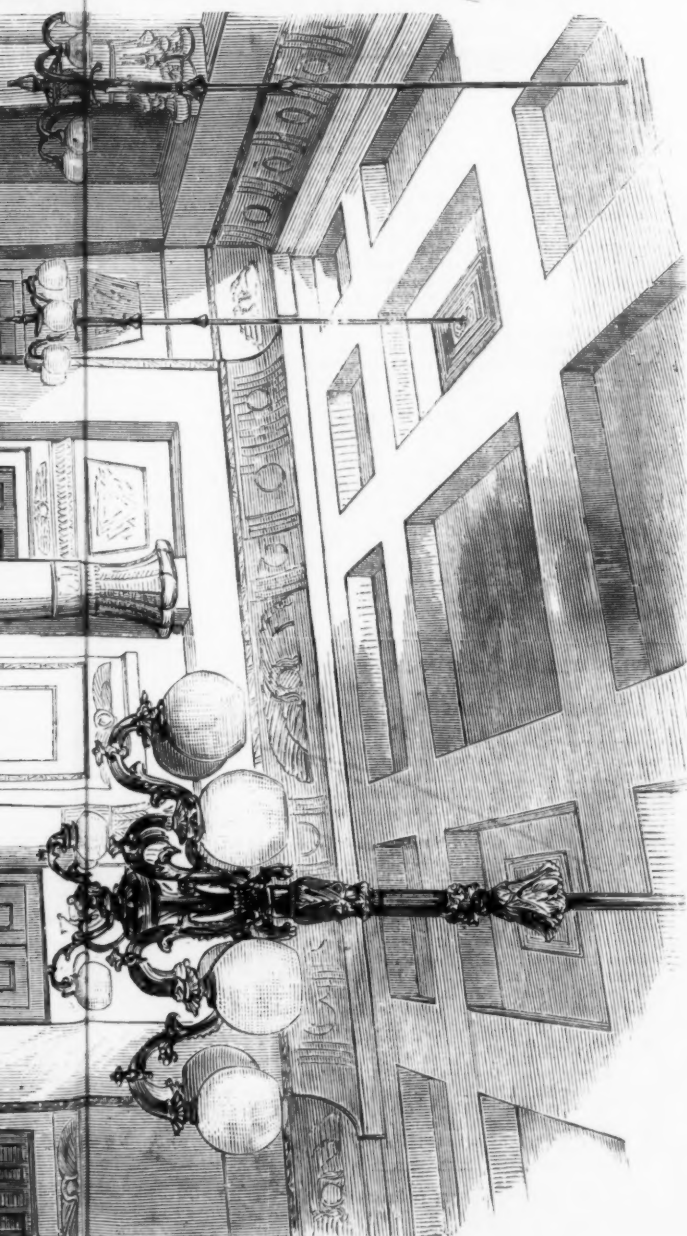
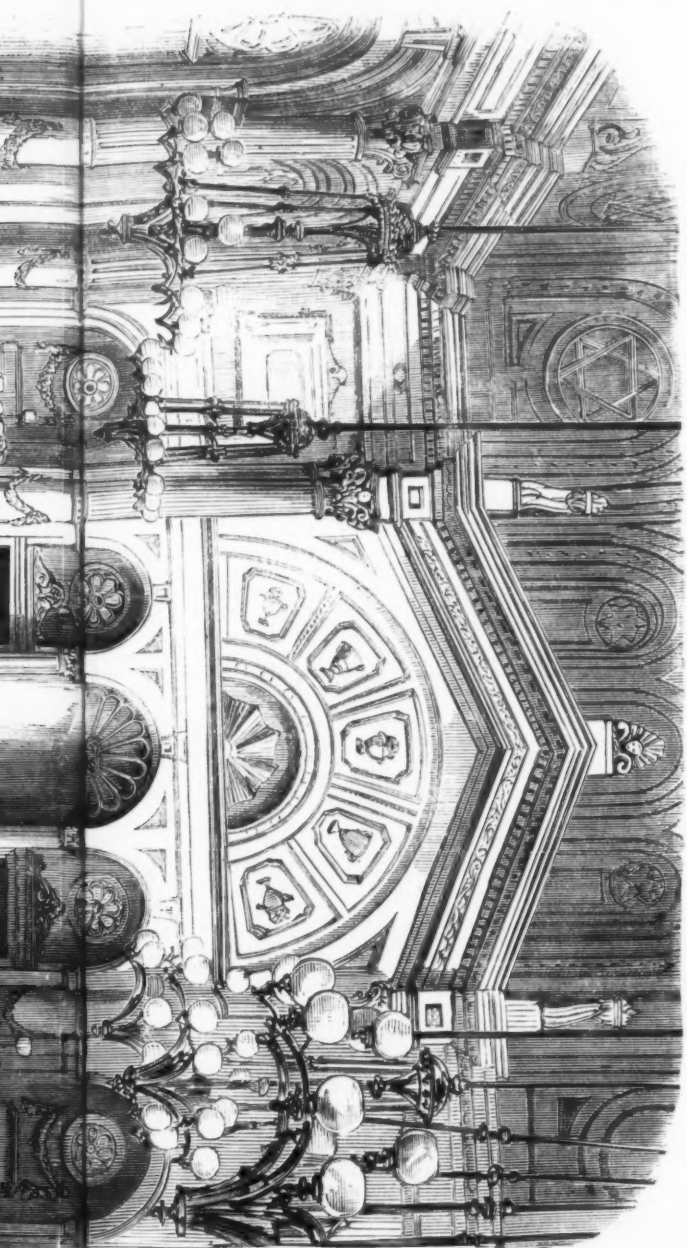
PHILADELPHIA.—THE NEW MASONIC TEMPLE—INTERIOR ROOMS AS THROWN OPEN TO THE PUBLIC PREVIOUS TO THE DEDICATION.
FROM PHOTOGRAPHS BY F. GUTENKUNST, PHILADELPHIA.—SEE PAGE 75.



THE IONIC ROOM, EAST.



THE ORIENTAL ROOM, EAST.



LONG AGO.

TWO Roses bloomed upon a tree:
Their white leaves touched with every swaying.
I bent to gather one, while she
Plucked off the other, gently saying—
"When things do grow and cling like this,
And Death almost appeareth loth
To take but one, 'twere greater bliss
To both for Death to smite them both."

Lost Love! Dead Love! They come and go,
The Summers with their sun and flowers,
Their songs of birds. I only know
There is a blight upon the hours.
No sun is like the once bright sun
That shone upon that golden weather,
In which she said those flowers were one,
And Death should spare or smite together.

TRUST HER NOT.

BY
JUAN LEWIS,
Author of "The Sorcerer's Victim," etc., etc.

CHAPTER IX.—PANTOMIME.

AS he read, his countenance changed—an expression of grave concern appeared. He looked towards the lady. Her face was still quite white, but the resolute expression he saw thereon indicated to his mind that she was recovering; her manner, too, of opening her letters, for which she was using a little dagger-shaped paper-knife, showed, he thought, with some admiration, a mentality superior to the physical weakness of most of her sex.

"You will remember, Mrs. Bristowe," he said, as she seemed to feel his glance upon her, and looked up—"you will remember about my telling you of a stray child which I had narrowly escaped running over in the crowd, the other day?"

She bowed to him in acknowledgment with a curious expression of relief and of apprehension, with lips apparently too dry for speech.

"I believe I further stated," continued the general, in explanation, "that I had, in conjunction with Doctor Braine, assumed a sort of guardianship of the child, who appeared to be friendless and an outcast. The boy—did I mention the sex?—is a very bright little fellow, and feeling myself strangely drawn towards him, and the doctor advising, I placed him in good hands until it could be determined what was to be done with him. This letter, and the general struck it against the table resentfully, as if it had been endowed with life—"this letter is from the child's father, one William Wishton, as appears, requesting me to indicate where he can find the boy; as, if I refuse to give him up, it will become necessary for him to initiate legal measures for his recovery. He further says in closing," continued the general, referring to the letter, "that he by no means intends this as a threat, but only as an evidence of the deep love he bears him. Confound the fellow!—a worthless, drunken vagabond, no doubt, who has allowed his child to run wild, utterly unmindful of its welfare, until he has somehow learned that there is at least one human being besides himself who is willing to care for it, and he now merely seeks to make capital by driving a bargain. Well, I suppose there is no help for it, and I must buy him off."

"You propose, then, retaining your supervision over the child?" said the lady, languidly fanning herself with the five letters spread out in the form of a fan.

"Undoubtedly!" responded the general, with considerable energy—"undoubtedly, if I can. Should you see the boy you would feel as I do—that there is an appeal in his very features not to be resisted. No claimant, under the circumstances, had he the authority of ten fathers instead of one, should have him under his ruinous control if I could prevent it!" and he smote the table emphatically, and referred again to the letter.

"The rascal says he will call here at nine o'clock this morning, thus giving me an opportunity of seeing him should I desire to do so—of seeing him! Of course I know what that means, the impetuous bargainer! No doubt he's in the servants' hall now, hat in hand, waiting to be sent for. Well, well, suppose I have him in here—you have no objection, Mrs. Bristowe?"

"Not the slightest, general. On the contrary, I confess to all the curiosity of my sex to see what a wretch who would desert his only child must be like!"

There was a resolution in her voice, a rising color in her cheeks, as the lady said this, which caused the general to again think how much superior to many of her sex was the mentality which distinguished her.

The general was about directing Hulask to make inquiry, when a ring at the main entrance announced a visitor, and a moment after Mrs. Bristowe's footman appeared with a card borne on a salver.

"William Wishton," read the general, after surveying the card through his eye-glass, with an expression of surprise, which rapidly grew to one of amazement, and looking towards Mrs. Bristowe, who was changing her position to the embrasure of a larger window, on the same side, but a little behind him.

"As you have suggested," she said, composedly, "I will remain, and enjoy the questions here."

"By all means," responded the general, but with manifest nervousness; "and—and—I shall feel particularly obliged if you will observe this person closely during the interview. A strange premonition of its importance oppresses me."

He nodded to the footman to show the visitor in, looked at Hulask, who also disappeared, sat erect and expectant, and glanced towards the door.

It opened and closed, so softly, an instant later, that had he not been looking in that direction, he would not have known it moved; and a thin, wiry, dark-featured man stood before him.

Not the "worthless, drunken vagabond" and "impetuous bargainer" he anticipated; but a well-shod, gentlemanly appearing stranger, who approached with an easy grace and deferential air that was simply astounding.

With a bow to the general, direct—but which seemed to convey a respectful homage towards the lady, half concealed by the curtains of the windows, and to include a similar recognition of the comforts, luxuries and adornments of the room, he pointed to the letter lying before him, and said:

"I see I need not refer to your knowledge of the matter which has brought me here. You understand the case, and your action alone is necessary to secure justice."

"To secure justice would be entirely unnecessary, if her most sacred rights had not been previously infringed, not to say trampled upon," said the general, slowly, as if that oppressive premonition of which he had spoken still burdened him:

"I shall, I think, be able to satisfy you that, so far as the child's rights are concerned—"

"Neither you nor any living man," declared the general, his indignation increasing as he conjured up the picture—"neither you nor any one else can convince me that the boy I found the other day in the street, in rags, and almost starving—who was only saved by the interposition of Divine Providence from maiming or actual death beneath my carriage-wheels—had not been grossly neglected and abused!"

"But not by me," said Mr. Wishton, smoothly. "If his appearance indicated wrongs, we certainly need not go far to look for the cause"—his glance drifted easily in the direction of the lady at the window, and as easily drifted back again.

"The cause must be sought with that unfortunate woman to whose charge he was confided, and to her being killed by the cars while on a visit to the city, where she was unknown, leaving the child to float about uncared for on the sea of castaway humanity—castaway humanity," he repeated, as if he rather relished the phrase. "And you will please bear in mind, sir, that my dear boy has been lost more than a month, in spite of my most strenuous exertions to ascertain his whereabouts."

The general, remembering what the boy had said in reference to being left, and of a woman killed, at some depot, and comparing it with this statement of the man before him, began to soften.

"That being confirmed," he said, regretfully, with some additional emphasis upon the last word, "I see no course but to give him up, although, I frankly state, that it has been in my thoughts to formally adopt the boy as my own. I suppose," he added, hesitatingly, "that no consideration would induce you to part—"

"Personal consideration?"

"Nor consideration for the boy's future—"

"Less objectional, but briefly answered, no."

"Then this interview had better end at once," declared the general, calm and cool, but with a visible restraint upon himself. "That is the address of my lawyers," he continued, writing rapidly with a pencil on the margin of one of the newspapers before him. "You can meet me at eleven o'clock to-morrow, Mr. Wishton. The boy will be there."

He tore it off and passed it, while speaking, with the air of one dismissing an unpleasant subject.

During the progress of this discussion between these two, there had been a third actor in the scene—unobserved by the general—not less interested, and far more resolute than he.

That actor—or, rather, actress—was Mrs. Inkerman Bristowe.

Standing where she could command a full view of the visitor's face, her own not less plainly visible to him, though her figure was partly hidden by the heavy hangings of the window, it became apparent that the general's request for her to "observe the person closely" would not only be complied with, but that such attention would not be confined to observation alone.

For, at the beginning of the interview, when the visitor allowed his glance to drift towards her, her fingers described a circle around her white neck, pausing under the ear, while her lips formed the words, plainer than any speech could have done:

"Y-o-u-r c-o-n-f-i-d-e-n-c-e!"

A reminder—a threat—a warning, and a menace; to which an intelligible response was conveyed by a careless up-lifting of the shoulders, and another of those inclusive, comprehensive glances, which not only seemed to include the whole room, its comforts and luxuries, but even the massive silver plate on the carved sideboard, and then as casually reverted to her, inviting her, in a final ending, to herself.

But if, in this pantomimic controversy, he had expected to prove himself the woman's equal, he was doomed to disappointment; for when the general bent over the table to write the address where he was to find the child on the morrow, he sent one swift glance of triumphant exultation towards her.

It was the opportunity for which she had calmly waited.

Quick as was the glance, it was not quicker than the celerity with which she detached that sinister ornament upon her breast. For an instant it flashed its yellow lustre, and the blood-red hue of its ruby eyes, in a mellow bath of transforming sunshine, as she extended her hand towards him; but the next moment it was replaced on her bosom, and not a trace of thought or emotion was visible in the calm features or graceful attitude she had maintained throughout.

But the effect on Monsieur Wishton had been withering.

All his assurance and easy confidence had deserted him as if he had been smitten by lightning. He clutched the table as he bowed above it, and glared about him, as if for an avenue of escape, even while seeking with all his powers to concentrate his mind to a perusal of the address given him.

The general touched the bell.

The florid footman appeared.

"Show this gentleman out."

And, coldly bowing to the muttered "Good-day" of the visitor, unobtrusive of his shrinking and fearful avoidance of his glance, the general turned from him in silence, and with a feeling of repulsion for which he could not account. He strode once or twice up and down the room, and then paused at the window in front of the lady. There was a strange light in her eyes.

"You will demand his proofs of relationship, general, of course?" she said, softly.

"I suppose so," he responded, rather wearily.

"But, I presume, that will be a mere matter of form, easily complied with. Good-morning."

And so speaking, he left the apartment.

CHAPTER X.—A FEARFUL SPECTACLE—FAWNROY'S GHOST.

IT is a dark and cheerless building, devoted to darker and more cheerless uses.

The Morgue.

Who has not heard of it, and the tales of woe and horror which have had their ending there? To describe herein its sunken doorway, its brick-and-black-marble floor, its iron grating, separating living and dead, its marble slabs, its jets of running water, its agonizing recognitions, its disappointed visitants, its hasty burials, its lingering waiting for those who never come, and the one thousand and one emotional revelations which more or less make up the sum of all human existence, and here speaks a common language, easily understood—to describe these herein would be to repeat what has been already well told, and many times repeated, by the reporters of the Daily Press.

To this last resting-place in the history of the unknown dead came, later in the day, a plainly attired woman, whose appearance, if differing in any essential particular from that of many or most of the female inquirers who came for information, failed to secure special remembrance thereby in the memory of the grim official in charge.

She moved noiselessly down the short flight of steps, passed under the sunken doorway in the wall, remained near the entrance, and carefully refrained from permitting her glance to pass beyond

the iron railing, while she beckoned to the man in charge.

"I can easily ascertain for you, mum," he replied to her inquiries, which were made in a low tone.

The woman placed in his hand a slip of paper, and indicated her desire that he should do so. The man departed on his errand, while the woman, gathering her cloak closer about her, as if she hoped to thus exclude, in a measure, the repellent atmosphere of the place, took a step aside to allow the passage of some persons who just then came in.

"Ah, there she is!" exclaimed one of these visitors, in a low tone, in which curiosity, awe and satisfaction strove for mastery against decorous repression.

Had the woman waiting supposed herself referred to by the speaker, she could hardly have turned more quickly than she now did towards the group. It was composed of three persons—two women and one man—none of whom were paying the slightest attention to her, as she saw, their observations being entirely given to the iron railing and what was beyond it. Evidently mere sight-seekers, for one of them had a morning paper so folded that a paragraph therein could be easily seen, to which she now called the attention of her two companions.

"That's her—the second one," she again declared, this time with more emphasis. "See the left temple, with its tell-tale mark."

The careful avoidance of whatever ghastly spectacle might be within the railing, which the waiting woman had manifested since her entrance, gave way before the curiosity aroused by these words, and she walked calmly to the grating, pushed aside her heavy veil, and gazed within.

Upon the marble bed nearest her lay the object which had elicited the remark of the new-comer. A young girl, of possibly twenty, who, it appeared by the paragraph in the paper, had been found floating in the river—a fair-haired girl, once comely to look upon in the full flush of youth and beauty. Who could doubt that those long silken curls had once been the joy of some appreciative circle; that those wild, glaring eyes had once been lovely to look upon; that those rigid features had once been mobile with love and tenderness; that those shapely limbs and azure veins had once bounded with joyous impulse to healthful life; or, that the rosy lips, which all death's pallor failed to rob of lifelike semblance, had often trembled in responsive raptures to the parting blessing of a mother's kiss? Loving and beloved, who could doubt? But how comes she here?

There is a hideous mark upon the temple that tells the terrible story plainer than words can do, for it is the sign-manual of one of many forms of murder.

As the woman, waiting, through some—shall I say, better—impulse, at first sought to repress all curiosity, and to avoid the spectacle of what lay beyond the rail, so now, once indulged, it leads her to a mental memoranda of what she sees in detail; and she moves with the moving throng as one might move in a dreadful dream, wherein a horrible fascination controls the senses.

And as in such dream, further on, she sees a young man, of well-developed muscle and figure, a handsome man, and, by his expensive clothing that hangs above him, an aristocratic; small of hand and foot, fingers unsoiled by labor, heavy eyebrows, long lashes, curly locks, dark mustache, but each and every hair thereof protesting, in fixed rigidity, its horror of the cowardly act that has brought them to this. An odor, subtle and penetrating, still clings about the harmless clay. Is it acid hydrocyanic? O suicide! in casting down the known burdens of life, what greater and terrible burdens, unknown, have you taken up?

Who shall plead for him?

Upon the back of the still, white hand reposing by his side, near the wrist, is conspicuously seen two immortal emblems—old as humanity, yet always new—the cross and the anchor, intertwined and bound together by the golden letters, I. H. S.

Shall those letters be translated, "I Have Suffered," and plead for him? or shall they be deemed an appeal from a weak creature, unable to bear the burden of its one erring life, to Him who bears the burdens of all lives—all human sinfulness—through all time? Or shall they include both plea and prayer?

If the woman waiting thinks this, or anything like it, she gives no token outwardly; but the fascination which holds her to the grating, and impels her to mental memoranda of details, is still strong upon her, when the voice of the official, returning, arouses her to a consciousness that her veil is pushed aside, and that her face is partially exposed thereby. She replaces it, with a quick, imperious movement, as one who has been indiscreet, before turning towards him.

The man placed in her hand the slip she had given him, with a date and figures added, in pencil. "There is no record of a woman and boy having been brought here on that day from that precinct," he said. "But there is a record of a woman, unknown, who was run over by the cars at the depot and killed—no boy is alluded to."

"Suppose there had been one with her, would it have been recorded?"

"If he had been killed, and brought here—as he surely would have been, if unknown—but not otherwise. The place for you to make an inquiry of the sort is at the station-house of that precinct. Very likely, if she had a boy with her, and no one came forward to claim him, he was taken charge of by the proper authorities, and sent to the 'Sylum.'"

The woman thanked him, and hurried out.

Once on the walk, she drew a long breath, set her teeth hard, and walked rapidly away.

If it was her intention to avail herself of the suggestion offered, to make further inquiry elsewhere, her immediate acting gave no indication of it; for when she reached an intersecting thoroughfare, where different lines of city railways passed, she took a cross-town car, the terminus of which was in the upper portion of the city.

Half an hour later, as General Inkerman returning home, dismissed his carriage and gave himself admittance into the house, his ears were greeted by an unusual commotion in the lower, or servants' hall.

Leaning over the balustrade and glancing down the staircase, his eyes fell upon the tidy table-girl—Hilda Hinson by name—who was shrinking against the wall with flushed face, and half a dozen voices, about equally divided, were asserting and denying some point at issue with great positiveness.

"What's all that noise down there, Hilda?" he demanded, in the hush which succeeded the first consciousness of his presence.

"If you please, sir, it's a ghost," replied the girl, with her face half hidden by her apron, but whether to prevent a burst of laughter or tears, the general could not decide.

"A ghost by daylight! Hah—a lively old ghost, to make all that clatter! Couldn't it take a more appropriate time to put in an appearance than just at nightfall—midnight, for instance? Whose ghost is it, Hilda?" continued the general, considerably amused.

"Fawnroy's, sir," replied the girl, promptly.

"You see, sir, Mrs. Brounson, the cook, sir, was

standing in the hallway a little time ago with her back to the stairs, when she says she heard a rustling, and turning, saw a figure glide up the steps like a flash."

"An' it was the born image, sir, of Mrs. Pristowe's maid what I heered and seed," chimed in the cook, with great earnestness, as her round face came suddenly into view. "An' I tells Hilda, an' I tells 'em all," continued Mrs. Brounson, authoritatively, "that Fawnroy is a-goin'! She's been sick in her own room all day, an' by this warnin' I know she's not long for this world. She's a-goin'. I never know'd it to fail—it's a sure sign!"

"Nonsense, my good woman," remonstrated the general, impatiently, yet disposed to humor the woman's whim; "nonsense; the girl will outlive any of you, for all that; very likely she has been out," he added, beating a retreat, while the chorus of voices (in a much lower key) was heard reasserting that Fawnroy had not been out of her room that day.

At that moment the parlor-door opened, and Mrs. Bristowe came out. There was a slight flush upon her face, such as rapid walking frequently brings, which the general remarked.

"Have you been out?" he asked, pausing an instant on his way to his apartments.

"I? Oh, no; the weather is hardly propitious for walking. Do you think we shall have rain?"

(To be continued.)

THE VINE CULTIVATED IN ENGLAND IN THE TWELFTH CENTURY.

WILLIAM of Malmesbury, who flourished in the former part of the twelfth century, celebrates the vale of Gloucester, near to which he spent his own life, for its great fertility both in corn and fruit-trees, some of which the soil produced spontaneously by the waysides, and others were cultivated, yielding such prodigious quantities of the finest fruits as were sufficient to excite the most indolent to be industrious. "This vale," adds he, "is planted thicker with vineyards than any other province in England; and they produce grapes in the greatest abundance and of the sweetest taste. The wine that is made in these vineyards hath no disagreeable tartness in the mouth, and is very little inferior in flavor to the wines of France." This is a decisive proof that vineyards were planted and cultivated in England in this period for the purpose of making wine.

In 1559, Sir Nicholas Throckmorton writes from Paris to Cecil: "I will make inquiry as soon as may be for a man for your vineyard, and when I shall have learned of one that is mete for your purpose, I will do all that shall lie in me to get him for you and to send him over."

It is said, that near Jumièges, in Normandy, there was a vineyard from which wine was made as late as 1561. Turner adds: "Indeed, towards the close of the last century, there was still a vineyard at Argence, only four miles southeast of Caen; and a kind of white wine was made there which was known by the name Vin Huet. But the liquor was meagre, and I understand that the vineyard is destroyed."

In 1550 there was no English wine. In 1781, Lord Teynham had "such quantities of grapes at his seat at Linstead Lodge, in Kent, that some years they have made two or three tuns of white wine, little, if any, inferior to Lisbon—an anecdote for the vineyard controversy."

MEZZO-TINTO INVENTED BY PRINCE RUPERT.

PRINCE RUPERT, son of the King of Bohemia by Elizabeth, daughter of James I., is considered as the inventor of mezzo-tinto, of which he is said to have taken the hint from a soldier scraping his rusty fusil. The circumstances are thus related: The prince, going out early one morning, observed a sentinel at some distance from his post, very busy in doing something to his piece. The prince asked him what he was about. He replied that the dew having fallen in the night had made his fusil rusty, and that he was scraping and cleaning it. The prince looked at it, was struck with something like a figure eaten into the barrel with innumerable little holes close together, like frieze-work on gold or silver. From this trifling incident Prince Rupert is said to have conceived mezzo-tinto. He concluded that some contrivance might be found to cover a brass plate with such a grained ground of pin-pressed holes, which would undoubtedly give an impression all black, and that by scraping away proper parts, the smooth superficies would leave the rest of the paper white. Communicating his idea to Wallerant Vaillant, a painter whom he maintained, they made several experiments, and at last invented a steel roller, cut with tools to make teeth like a file or rasp, with projecting points, which effectually produced the black grounds; those being scraped away and diminished at pleasure left the gradations of light. It is said that the first mezzo-tinto print ever published was executed by his highness himself. It may be seen in the first edition of "Evelyn's Sculptura;" and there is a copy of it in the second edition, printed in 1755.

In 1660 Prince Rupert showed Evelyn "the new way of graving, called mezzo-tinto."

TWINS WERE COMMON IN EGYPT AND AFRICA.

COLUMELLA says that in Egypt and Africa the bearing of twins was frequent, and even customary: "geminis partus familiaris ac pene solennes sunt." If this was true there is a physical difference both in countries and ages. For travelers make no such remarks in these countries at present. On the contrary, we are apt to suppose the northern natives more prolific.

Turner relates a case of a man who by one wife had sixty-nine children; and another instance of a Russian, who "was the father of fifty-seven children by one wife, all of whom were living!" But the only authorities quoted by Turner for these wonderful stories are two newspapers. But see Meredith's Account of the Gold Coast of Africa. He says, "the women are remarkably prolific." And Barrow testifies to the same thing in his Travels in the Interior of Southern Africa, but from this general observation the Hottentots are to be excepted, unless they intermarry with whites. Mungo Park says they are not prolific. "Few women have more than five or six children." He ascribes this to their custom of nursing their children for three years, during which the husband, as Park delicately expresses it, "devotes his whole attention to his other wives." This is confirmed by Duncan. Among the Aborigines of Australia twins are very rare.

THE FIRST WATCH KNOWN IN FRANCE.—The first watch seen in France was found among the spoils of the Marquis del Guessto, the Imperial commander, after the fatal battle of Cerisoles, A.D. 1544; but they were publicly commonly worn before the death of Henry III. as an ornament suspended from the neck.

FOOTPRINTS OF PROGRESS.

A RAILROAD FIRE ENGINE.—The Virginia (Nov.) *Enterprise* gives an account of a new fire-engine which the Virginia and Truckee Railroad Company have had constructed and fitted upon one of their locomotives, in view of the frequent occurrence of fires in wood-piles, tunnels, buildings and other property along the line of their road. It stands upon the boiler of the locomotive, between the steam-chest and the bell, and not a little resembles an iron monkey riding the iron horse. The locomotive, with the little fire-fighter mounted upon its back, was recently brought up to the depot and a trial of its capacity made, which proved highly satisfactory. In case of a fire anywhere on the line of the road, the locomotive and engine with cars fitted with water-tanks will at once be dispatched to the scene of the conflagration. Meanwhile the locomotive will not remain idle, as it can do switch duty and such work just as well as any other.

LIGHTHOUSE IMPROVEMENTS.—For several years past mariners have complained of the difficulty of distinguishing one lighthouse from another, and asserted that the system should be so altered as to invest each light with an individual distinction. Sir William Thomson, in a debate at the recent session of the British Association, called attention to this subject, and pointed out many disasters that had occurred in consequence of the uniform style of light. He said that even the revolving lights so extensively in use are inadequate to prevent error, and proposed the use of flashing lights, the flash being of longer or shorter duration, the short and long flashes representing the dot and dash of the Morse telegraph alphabet. By this means each lighthouse could constantly signal its own letter, and thus would readily be distinguished by mariners. Such a system is now regularly in use for night signaling in the British Navy, and is favorably considered by many advanced American seamen.

COTTON MILLS IN THE SOUTH.—The attention of capitalists is being earnestly directed to the query, Why cannot cotton be manufactured near the place of cultivation, as well as in Northern cities? While the South is rapidly developing substantial industries of many species, there appears no reason why this, of all others, may not be profitably carried on there. The State of Georgia has repealed her alien laws, and, as an inducement to foreign capital, has, by a general Act of her Assembly, exempted from taxation for ten years all capital hereafter invested in cotton or wool manufacturing. The City of Louisville, Ky., is also putting forth claims of superior facilities for this industry. That point seems especially adapted to this branch of manufacture. The Southern railroads must of necessity centre there. Already the Louisville and Nashville Railroad, with its branches, taps the very heart of the cotton-growing districts, and makes the supply of the raw material easy of access and quick of delivery. A third admirable locality is said to be about ninety miles north of New Orleans, on the line of the Jackson and Great Northern Railroad. Most liberal inducements are offered in these as in other instances.

TRAINING SCHOOL FOR NURSES.—The Committee of the Boston Training School for Nurses have arranged with the Trustees of the Massachusetts General Hospital for giving a year's instruction to such women as desire to become professional nurses. Candidates must be from twenty-five to thirty-five years of age; sound in health; and be able to refer to a responsible citizen for evidence of good character. They will be taught to prepare everything needed for the sick, and to secure, as far as possible, proper ventilation; to observe accurately and report to the physician the state of the secretions, expectoration, pulse, skin, appetite, temperature of the body, mental condition, breathing, sleep, eruptions, effect of diet, of stimulants, or of medicines. They will also be instructed with regard to the management of convalescents. The instruction will be given by the Superintendent, and by the head nurses. At the expiration of one year they will become full nurses, and will receive an adequate salary, the exact amount of which will be hereafter determined by the committee. When the full term of two years is completed, the nurses thus trained will receive diplomas certifying to their knowledge of nursing, ability, and good character.

ARKANSAS AS A WINE-PRODUCING COUNTRY.—There is a vineyard situated about six miles from Little Rock, Ark., that has proved sufficiently fruitful to invite the attention of many professional vine-growers to the natural advantages of this State. Mr. Hoos, the proprietor, first planted his vines in 1868, and has now 9,000 grape-vines growing upon eight acres of land. The cost of cultivation is very trifling. A vineyard of ten acres can be cleared, fenced and made ready for planting for about \$300. This number of acres will require 12,000 vines, which will commence bearing the second year, and will give a full crop. Two men can do all the work of cultivation except gathering the grapes, which would probably cost \$100 for additional help. The grapes from this number of vines, if sold at ten cents per pound, would produce fully \$9,000. If manufactured into wine, they would make about 4,000 gallons, worth from \$2.50 to \$3.50 per gallon, or about \$12,000 per annum. The whole cost of cultivation would not exceed \$1,000 per year, leaving a profit of \$8,000 upon an investment of \$2,000 or \$3,000—a business unequalled anywhere in the world; and this is no mere transitory business that "plays out" in a year or two, but is an investment that lasts more than a lifetime.

SHIP-BUILDING ON THE PACIFIC COAST.—In a late issue of the *Alta California*, considerable space was devoted to a *résumé* of the facilities for ship-building afforded by the large cities on that coast. The writer inquired, Has the Pacific Coast interest of sufficient note in this branch of industry to enlist capital and enterprise? and then gave the subjoined answer: Suppose we build ten ships of one thousand tons each as the first step or experiment, each ship costing \$50,000, or a total of \$500,000. These ten California ships will at once command full cargoes to England at twenty dollars per ton, or \$20,000 freight value for each ship, bringing a return to the building of the ships of \$200,000, a sum retained here, not sent to the foreign owner; and for the return voyage our importers will see to it that their goods are shipped in these vessels. Let each of these ships be provided with "standees" to accommodate 200 emigrants between decks. Let the State establish emigrant agencies in England and Germany, on plans similar to those of the Australian Colonies; paying fifteen dollars for each adult passenger as compensation to the shipowner, taking none but married couples and families, and requiring each head of a family to be possessed of \$25 as he steps on the deck. From these two hundred hardy emigrants crews could be had at half wages for the voyage. We firmly believe, if our citizens would now take hold—we say now, because we have shown this to be the opportune time—that ere the lapse of five years we would own, in California, ships of 5,000 tons, engaged in transporting our wheat, wool and all our products, saving and retaining millions of coin, which now goes to the foreign shipowner.

GOSSIP OF THE GRANGES.

THE PROVIDENCE (N. C.) Grange have adopted a resolution pledging each member to plant and cultivate annually one acre of land, the product of which shall be placed in a fund under the control of the Grange.

The Grangers are building an elevator at St. Ansgar, Iowa.

A basket picnic was held at Ball, Ill., on the 28th ult.

During the month of August there were 829 subordinate Granges organized.

Tennessee and Georgia gained 34 Granges each between the 6th and 20th ult.

Missouri gained 81 subordinate Granges during the two weeks ending September 20th.

General Judson Kilpatrick is to organize a number of Granges throughout New Jersey.

The officeholders of Minnesota are assessed five per cent. to fight the farmers' ticket.

The Grangers of Laporte City, Iowa, have organized a Patrons' Joint-Stock Elevator Company.

The last bulletin issued by the Secretary of the National Grange gives the number of Granges in Iowa at 1,794.

The Tennessee State Farmers' Association was formed at Nashville on the 17th ult., with General W. H. Jackson, President.

The Rev. Henry Ward Beecher addressed a large gathering of Grangers and farmers at Plymouth, N. H., September 24th.

Kansas ranks fourth among the States in number of Granges, gaining 41 in two weeks, and now having 543 in a healthy condition.

Illinois is fast rivaling Missouri in the number of Granges, having 634 on the 20th ult., to the latter's 799, a gain of 21 in two weeks.

A number of farmers of Fond du Lac and Dodge Counties, Wis., have organized a Farmer's Insurance Company, with a capital of \$50,000.

The Georgia State Grange will assemble, October 29th, at Macon, and form an interesting feature of the agricultural fair, which is to extend from October 27th to November 1st.

The San José (Cal.) Farmers' Club is considering the advisability of importing girls from the East for servants. The cost of bringing the girls out is estimated at \$70 per head, and they will work for \$15 per month.

D. B. Manger and R. H. Thomas have been elected Master and Secretary respectively of the State Grange of Pennsylvania, the organization of which, at Reading, was reported last week.

Colonel A. B. Smedley, Master of the Iowa State Grange, will deliver an address before the Agricultural Association of Tama County, October 2d. The address will be on a theme suited to the Patrons of Husbandry.

The first Grange in Washington Territory was instituted at Waukegan, with R. P. Olds, Master, and Mr. Hendryx, Secretary. Another has recently been organized at Dayton, with George Hunter, Master, and two in Walla Walla—the Walla Walla Grange, Frank Shelton, Master, and John Simonton, Secretary; and the Blue Mountain Grange, Orley Hall, Master, and William M. Shelton, Secretary.

The chief feature of the Kansas City (Mo.) Exposition, on Friday, September 16th, was the mass meeting of the Patrons of Husbandry. The farmers from Kansas and Missouri assembled together to the number of at least 2,000. Among them were some of the most prominent members of the Order from several States, among others, the Masters of all the Granges in Missouri and Kansas.

The Granges are showing great earnestness in the West. At Saybrook, Ill., they had an immense meeting on the 17th ult., with processions, banners, music, speeches and great enthusiasm. Among the mottoes were the following: "Of a sham of a Republic we are tired; a true reform we now desire." "We vote for a man who can be bought by salary-grab or steal." "If any political party stands in the way of our rights, let it die."

The first Grange of the Patrons of Husbandry in Merriam County, N. H., was organized at Canterbury, September 15th, with 22 members. The officers are: Master, Colonel D. M. Clough; Overseer, E. Osgood; Lecturer, Charles Smith; Steward, G. Foster; Assistant Steward, C. N. Clough; Treasurer, S. S. Davis; Secretary, F. C. Clough; Ceres, Miss C. Foster; Pomona, Mrs. M. J. Gale; Flora, Mrs. D. M. Clough; Lady Assistant Steward, Mrs. C. N. Clough; Gatekeeper, E. L. Batchelder. The Grange will be known as Merriam River. The ladies are taking a lively interest in the movement.

THE BRUSH AND CHISEL.

RANDOLPH ROGERS has an order for the Seward statue for the Central Park.

J. D. Perry, of Boston, is achieving a fine reputation by his bust carvings.

John R. Key's "Lake Tahoe" and the "Sacramento Valley" have been chronicled.

Du Bafe's "Prodigal Son" has excited great attention in the Indianapolis (Ind.) Exposition.

"Sunset at Sea," by Edward Moran, attracted much attention at the Arcadian reception to Nilsson.

De Haas has returned from the Isle of Shoals with a rich collection of sketches for future pictures.

Herr Heinrich Natter, the sculptor, has been commissioned to execute a Schumann monument for Leipzig.

W. H. Beard recently exhibited two characteristic pictures, "Defenders of the Flag," and "It Rains, and the Sun Shines."

Dolph is engaged on an interior of a blacksmith's shop, which promises to be one of the best of this artist's compositions.

Thomas Moran has just returned to his home in New York, N. Y., from an extended tour of the Yosemite, and with valuable sketches.

The figure of Lincoln, in John Rogers's "Council of War," is pronounced the best that any artist has given us of the Martyr President.

J. F. Cropsey has just completed a fine picture of the Ramapo Valley, between Sloatsburg and Southfields, on the line of the Erie Railroad.

The bust of John Howard Payne, author of "Home, Sweet Home," which was contributed by the Faust Club, of Brooklyn, N. Y., to Prospect Park, reflects great credit upon the sculptor, Henry Baerer.

George L. Brown, who has got back to his studio from New Hampshire, is already busy translating the atmosphere and sunshine of Italy to canvas.

Milmore, in Rome, has finished the model of a monument to be executed for the City of Boston, in honor of the soldiers and sailors who fell in the late war.

John E. C. Petersen's last picture, of a storm scene on the Atlantic, is a graphic portrayal of the fury of the elements, and cloud and water alike are finely rendered. The picture was sent to its purchaser at New York without being publicly exhibited.

One of the most attractive features of the International Exposition at Chicago is the commemorative painting by Edward Armitage, R.A., of the great conflagration. It is a contribution from London artists and literati, and measures 15 by 9 feet.

At the Brooklyn Fair, Mr. J. B. Whittaker was represented by a half-length figure of an "Old Puritan," which is remarkably well modeled; J. G. Brown, by "The Sunny Hours of Childhood," one of the largest works from this clever artist's easel; M. J. Head, by a view on the "Hoboken Meadows," simple in subject, but full of subtle treatment; and J. H. Dolph, by a well-studied picture, "The Return from Haying."

Pietro Vaini, a young Italian artist, who has recently settled in New York, might be cited as a proof—if proof were needed—that art has by no means lost its vitality in modern Rome, his native city. His "Veronica Cibo," a large picture illustrating a tragic story of Florentine life in the fourteenth century, has been much admired at the Brooklyn Fair of the Industrial Institute for its brilliancy and its broad and vigorous effects. His portraits of Mrs. Fields, Mrs. Roosevelt, Mrs. Sprague, Miss Seaward, and many other ladies of social distinction, are excellent.

NEWS OF THE WEEK.

NEW ENGLAND.

MAINE.—All the veteran soldiers of the State will join in a huge reunion in Bangor about the 15th.

The State Board of Agriculture meets at Houlton, October 1st, 2d and 3d.

The Sebago Lake steamers have been withdrawn from the route on account of low water.

The Supreme Court of the State has overruled the exceptions in the case of Wagner, the Isle of Shoals murderer, and his sentence is confirmed.

NEW HAMPSHIRE.—The new opera-house in Manchester was dedicated September 29th, by the Fireman's Relief Association.

A life-saving station is to be located on Cross Island.

A cadet battalion has been formed of Dartmouth boys, and drilling commenced.

VERMONT.—The State Convention of the Young Men's Christian Association will be held at Burlington, October 15th and 16th.

The State Sunday-school Convention will be held at Chester, October 8th and 9th.

The dedication of the Chipman monument, at Timonah, will take place on Friday, October 3d. Governor Converse will preside.

MASSACHUSETTS.—Prominent ladies throughout the State are urging the establishment of separate prisons for women.

Amherst has appointed a committee to raise funds by a fair to found a public library.

The San Francisco Cadets were well received in Boston.

The Musicians' Union of Boston tendered a farewell testimonial to P. S. Gilmore on the 28th.

The dedication of the soldiers' monument at Billerica takes place on the 7th.

The East Boston ship-yards begin to put on an appearance of life. Besides half-a-dozen merchant vessels, two United States revenue cutters are now building, and the ship-building trade looks better than it has for many years.

The Groton Farmers' Club will hold its annual fair October 8th.

RHODE ISLAND.—Newport has decided that fresh water facilities and a fire telegraph are unnecessary.

CONNECTICUT.—The Masonic fraternity of Southington will dedicate their new hall October 1st.

Two lots, costing fifty-five thousand dollars, have been purchased as a site for the new theological seminary at New Haven.

The Yale Fall races take place October 11th, at Salton-stall Lake.

Governor Ingersoll has appointed a State Board of Charities, as directed by the last Legislature.

THE MIDDLE STATES.

NEW YORK.—The third International Industrial Exhibition of Albany opens October 1st, in the Rink.

The thirty-third annual fair of the State Agricultural Society opened at Albany, September 24th. There were 3,000 entries of industrial and art objects.

NEW YORK CITY.—The sixteenth anniversary of the founding of the Fulton Street Prayer Meeting occurred on the 23d.

The American Colonization Society proposes to send another expedition to Liberia on the 1st of November, this year.

The statue of Mr. Seward is to be of bronze, nearly three times life-size, and is to cost \$25,000. It is to be placed in the circle on the hill near Eighth Avenue, at One Hundred-and-eight Street.

Broderick, the son-slayer, in whose case a Coroner's jury rendered a verdict of justifiable homicide, has been declared guilty of murder in the first degree by the Grand Jury.

The American Woman Suffrage Association will celebrate its fourth anniversary on Monday, October 13th.

One hundred and eighty-five thousand pounds in bullion was shipped from Liverpool to New York.

NEW JERSEY.—Vineland has shipped over 396,000 pounds of grapes this season.

The State Bank at New Brunswick suspended on the 25th ultimo, in consequence of the crisis and an embezzlement.

THE SOUTH.

MARYLAND.—The President and his Cabinet, with General Sherman and the Governor of Maryland, promised to attend the fair at Westminster on the 1st and 2d of October.

The Grand Lodge of Odd Fellows donated the balance of the Southern relief fund remaining on hand to the lodge at Shreveport, La., for the relief of sufferers in that district.

VIRGINIA.—The banks in the town of Danville, including the Planters' and National, suspended, as a precautionary measure.

The Planters' Bank and the Commercial Bank, in the town of Farmville, have suspended.

A public meeting was held in Petersburg, urging forbearance, and recommending the use of certified checks.

The Tredegar Iron Works Company have discharged between 600 and 700 workmen employed in car-building.

TENNESSEE.—A public meeting was held in Murfreesboro' to devise means for reopening the Union University, recently closed through lack of patronage.

The National Banks of Nashville, four in number, agreed to suspend currency payments on all balances exceeding \$200.

The First National, the De Sota and the Freedmen's Banks, of Memphis, were compelled to suspend on account of their inability to realize upon New York securities.

KENTUCKY.—The next annual convention of the American Pharmaceutical Association will be held in Louisville.

The Grand Lodge I. O. O. F. of Kentucky meets in Covington on the 25th of October.

Sharp frosts are reported in various sections.

LOUISIANA.—At a meeting in New Orleans of all the bank presidents except two, it was resolved to pay no check for more than \$100. All the larger checks are to be certified, and the arrangement to continue thirty days. This action is considered precautionary to prevent a drain. The merchants generally approve of the course the banks have taken.

GEORGIA.—The Grand Lodge of the United States I. O. O. F. decided to hold its next annual session at Atlanta.

Georgia farmers appear at last to have heeded the counsel so often given to planters in the Cotton States, to grow their own corn. This year 1,702,169 acres were planted in cotton, and 1,791,468 acres in corn, showing a difference in favor of the latter, and there are besides over 1,000,000 acres planted with other crops.

The National Exchange Bank, the Merchants' and Planters' National Bank, and the Planters' Loan and Savings Bank, all of Augusta, suspended.

The Dollar Savings Bank, of Atlanta, suspended on the 25th ult. It has ample securities.

ARKANSAS.—Governor Baxter has ordered an election to fill the vacancies in the Legislature, nine Senators and forty-one Representatives. This will necessitate a general election throughout the State in November.

THE WEST.

INDIANA.—The Rev. O. A. Burgess was installed as President of the Northwestern Christian University at Indianapolis on the 21st ult.

The zoological collection of Mount Union College, O., is on exhibition at the Indianapolis Exposition.

ILLINOIS.—The two hundredth anniversary of the settlement of the State by the whites was celebrated at Starved Rock, where La Salle founded Fort St. Louis in 1673.

The State Sharpshooters' Association opened their annual festival on the 22d, near Thornton.

OHIO.—The Mayor of Cincinnati proclaimed the 22d a general holiday, to secure a greater attendance at the Industrial Exposition.

The Board of Managers of the Soldiers' Home assembled at Dayton on the 22d ult.

Two thousand four hundred and fifteen emigrants arrived at Cleveland during August.

The Grand Lodge of Ohio Independent Order of Good Templars will meet at Columbus, October 1st, 2d and 3d.

The National Banks of Cincinnati suspended large currency payments.

WISCONSIN.—The old settlers of Grant County will have a reunion at Lancaster on the 2d and 3d.

The valuation of Milwaukee has increased \$2,000,000 during the past year, while the increase of business done was \$12,000,000.

The cranberry crop in Juneau, Adams, Wood and Monroe Counties has been killed by the frost. Damage not less than \$100,000.

MISSOURI.—President Grant will exhibit nine horses at the State Fair.

The heavy frost in Western Missouri did great damage to the tobacco crop. In Livingston and Charleston Counties alone the injury is estimated at a quarter of a million of dollars.

A movement is on foot at St. Louis to introduce iron hulls for steamers and barges in the Mississippi River trade.

A slight run having been made on the banks of St. Louis, it was decided to suspend the payment of checks or drafts, either in currency or exchange, until the excitement in the East subsides and the former condition of the markets is restored.

Shipments of flour to the East having been virtually suspended by the recent advance in railroad freights, the Board of Directors of the Merchants' Exchange of St. Louis have petitioned railroad companies to restore the old rates during the present financial troubles.

MICHIGAN.—The movement to secure the recognition of God in the new Michigan Constitution was defeated by a vote in the Convention.

IOWA.—The Iowa River is now lower than it has been in twenty-one years.

The Masonic Grand Chapter and Grand Commandery meet in Des Moines, October 20th.

MINNESOTA.—Duluth is excited over mineral discoveries on the north shore of Lake Superior.

The Woman's Christian Association of Minneapolis is preparing a series of concerts for the Winter.

The first annual Duluth Regatta takes place during the County Fair, October 1st and 2d.

The American Board of Commissioners for Foreign Missions commenced its annual session at Minneapolis on the 23d.

THE PACIFIC SLOPE.

CALIFORNIA.—A rich strike has been made in quartz a few miles from Newton, in Rough-and-Ready County.

Valuable placer gold mines have been discovered in the southern part of Mendocino County.

The San Diego and Arizona military telegraph is being constructed at the rate of three miles per day.

It is asserted in Southern California that three special commissioners of the German Emperor have made an exhaustive survey of the Mexican provinces of Sinaloa, Sonora and Lower California, and that Herr Graper, who explored Lower California last Winter, in company with Jacobo Blanco, of the Mexican Surveying Bureau, was an emissary of Bismarck.

WASHINGTON TERRITORY.—The new woolen mills at Dayton were opened for work September 1st. The industry promises to be a success.

The Fourth Annual Territorial Fair began at Walla Walla, September 16th.

The Order of Patrons of Husbandry has just been introduced into the Territory.

OREGON.—The water is so low in the Upper Willamette River that navigation is entirely suspended.

Another extensive chalk ledge has been found in Douglas County.

The Oregon Packing Company have commenced operations for next season's salmon-fishing on a large scale, at a new establishment to be put up a short distance below Westport.

Junction City has six warehouses for the storage of wheat, with a capacity of 190,000 bushels. It is estimated that there will be 250,000 bushels of wheat shipped from that place this Fall.

Trouble is feared with the Klamath Indians when the Modocs are executed.

Besides the Modocs sentenced to be hanged, a number are to be turned over to the civil authorities of Oregon for trial. Their designations are Hooker Jim, Curley-headed Doctor, Long Jim, Little George, Schonchin's brother, Wild Girl's man, Wild Girl's brother, Billy, Little Jim, Curly-headed Doctor's brother, Long Jim's father, Big Tall, and Big Tall's boy.

FOREIGN.

GREAT BRITAIN.—Extensive alterations and repairs have been going on at Windsor Castle during Her Majesty's residence in Scotland.

A fire in the Athenaeum Library of Manchester, England, destroyed 20,000 books.

John Bright will resign his position in the Cabinet if the Ashantee war be further prosecuted.

The British Association favors the sending out of another Arctic expedition by the British Government.

FRANCE.—In Paris the authorities are setting to work vigorously to restore the ruined monuments.

The debt of the City of Paris now amounts to \$320,000,000, involving an annual expenditure for interest and sinking fund of \$18,000,000.

There is a woman in Paris who has for the last fifty years supported herself by an industry of which she enjoys the monopoly. She supplies the Garden of Acclimatization with food for the pheasants, which consists entirely of ants' eggs, which she collects in the woods.

GERMANY.—The wife of Prince Bismarck died on the 22d.

General Manteuffel has been made a Field Marshal.

Minister Bancroft has decided to discontinue his Sunday evening parties at the American Legation in Berlin, next Winter, in deference to the wishes of Americans residing at the Prussian capital.

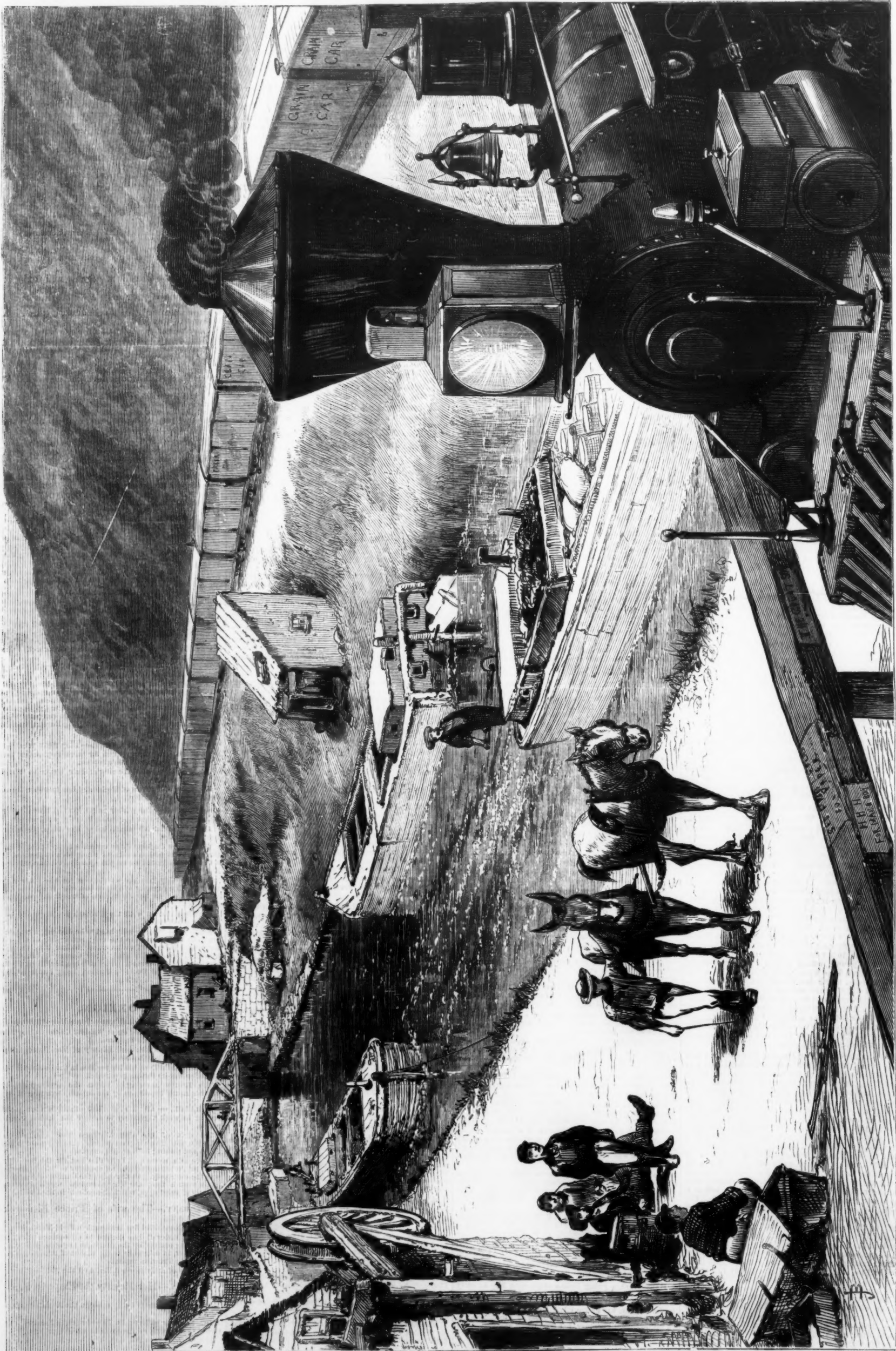
The King of Italy reached Berlin on the 23d.

AUSTRIA.—Her Majesty the Empress Elizabeth is ill.

A large reduction is being made in the Austrian standing army.

The Emperor will visit St. Petersburg in January, and attend the wedding of the Duke of Edinburgh.

It is officially reported that there have been 2,756 cases of cholera in Vienna since the outbreak of the disease, and of this number 1,110 were fatal.



THE TRANSPORTATION PROBLEM.—THE RAILWAY MONOPOLY—A SCENE ON A WESTERN CANAL AND RAILWAY.—SKETCHED BY J. BECKER.

TRANSPORTATION PROBLEM.

THE RAILWAY MONOPOLY.

IN an editorial article of a week or two ago we showed the great disparity between the facilities for railway transportation and those for canal transportation. This week we tell the same story in picture; and herein is the proper argument of illustrated journalism. Our artist has succeeded in showing us how slow the canal is, and how fast the railway. While the latter appears rich in all the means for speed, capacity, and safety, the former appears poor. By the time that the near-by canal boat reaches the bridge, the train will be a mile away toward the distant market. The railways succeeded the canals because the latter were and still are inadequate to the demands of transportation. The small, slow boat, with its slow captain, and its limited capacity, is drawn by a lame horse or a sluggish mule. The whole system of canal transportation is a type of the olden times. The railway system opposes and conquers it, and becomes a monopoly. The locomotive dashes across its bridges, defiantly throwing smoke into its eyes. The interminable train of cars is a mockery of the little hold of the canal scow. The far-off market may be reached in a day with a train-load of grain equal in quantity to all that a line of canal-boats can carry in months. Where the canal-boat was once a wonder it is now a disgrace; where it was once a pride it is now a mockery.

Yet the problem of transportation lies in the yellow mud of the canals. No one has ever obtained the reward offered for an invention that will propel canal-boats without causing commotion of the waters sufficient to destroy the canal-banks. Only a few sensible but unheard men have proposed to widen the canals and to make their banks so strong that a propeller's swells cannot greatly injure them. The problem to solve is: How shall canal capacity equal railway capacity?

GOVERNOR A. R. SHEPHERD.

OF THE DISTRICT OF COLUMBIA.

ALEXANDER ROBEY SHEPHERD, who has been appointed by President Grant to succeed Henry D. Cooke as Governor of the District of Columbia, was born in the District over which he now presides, and is about thirty-eight years of age. He is of English extraction, his grandfather having emigrated to this country in 1797, and settled on the Maryland side of the Potomac River, about fifty miles below the City of Washington. He received as thorough an education as the common schools of his youth afforded, but his father dying while Alexander was a boy, and leaving six children, of which Alexander was the eldest, he was apprenticed to the house-carpentering business. This occupation not being congenial to the young man, he abandoned the plane and saw, and entered a large plumbing and gas-fitting establishment as clerk. He very soon attracted the attention of his employers, and in a few years he was admitted to the firm. In 1864 Mr. Shepherd purchased the entire interest of his partners, at once launched out on his own account, and soon became the most extensive builder in the District of Columbia. Blocks of handsome houses were erected on speculation, and these proving very profitable investments, gave an impetus to improvements of this character, and encouragement to Mr. Shepherd, who extended his

operations in this direction, and through them amassed a handsome fortune.

In 1863 Mr. Shepherd was chosen to the City Council, and subsequently he was elected to the Board of Aldermen. Before the creation of a Territorial Government for the District, in 1870, Mr. Shepherd was appointed by the President to the Board of Public Works, in which he was chosen by his colleagues Vice-President, which position is the head or executive officer of the Board.

Mr. Shepherd determined at once to inaugurate a new order of things. Laws for public improvements

were passed, and Congress was successfully besieged for financial aid. Miles of streets have been paved with every variety of improved pavements, grades were altered, sewers built, and a new system of police established. In all this Mr. Shepherd was the moving spirit.

These improvements imposed heavy taxes on the property-holders, and naturally set them to growling, and the great expenditures of Mr. Shepherd's Board have been the subject of much criticism in the Newspaper Press. Some of the papers even charge Governor Shepherd with corruption. But



ALEXANDER R. SHEPHERD, GOVERNOR OF THE DISTRICT OF COLUMBIA.—PHOTOGRAPHED BY HENRY ULKE & BRO., WASHINGTON, D. C.

be this as it may, he, in the face of it, has received the indorsement of President Grant.

Upon the resignation of Governor Cooke, Mr. Shepherd was appointed to the Executive office. Since the organization of the Territorial Government Mr. Shepherd has been Governor *de facto*, Governor Cooke confiding to him full control of the that office. Governor Shepherd is a man of fine physical build, and his countenance shows him to possess much force of character. He is affable in his manners, easily approached, and a most cheerful and companionable man.

AN INCIDENT OF THE YELLOW FEVER SCOURGE.

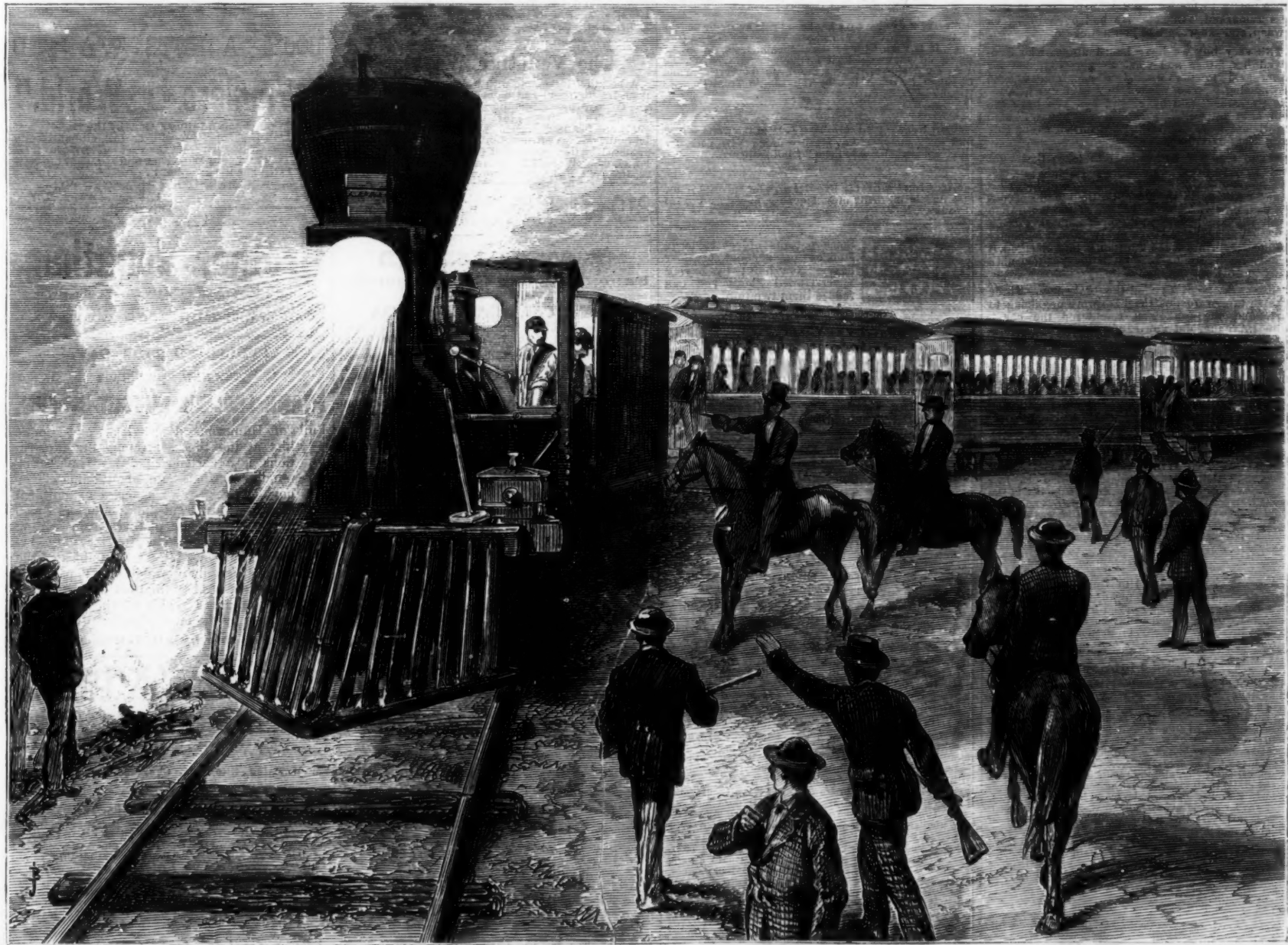
NIGHT SCENE NEAR DALLAS, TEXAS.

AS soon as the yellow fever in Shreveport, La., had assumed the proportions of an epidemic, the local authorities of the Texas border established a quarantine upon the Texas and Pacific Railroad, to prevent the spread of the disease westward. The officials of Dallas, Texas, were particularly prompt in this respect. In pursuance of a resolution, the Mayor, accompanied by the city marshal, and a number of county officers, mounted and armed, went out a distance of four miles from the city, and, building a huge fire near the track, awaited the approach of the Shreveport train. The engineer, seeing the unusual light, stopped the train, when the Mayor gave his reasons for the act, and requested the physicians in the party to examine every passenger. There were many and loud protestations against this action, and the engineer was directed to go ahead. But the authority of the Mayor, backed by a display of revolvers, caused him to "lay by" until the examination was completed. Several passengers were said to be in a suspicious condition, and confined in the cars all night, a force of municipal police having been detailed to guard them.

When this sanitary action became known, an appeal was made to the United States Marshal for an order exempting trains from further detention. Unwilling to assume such a responsibility, he communicated with the Attorney-General of the United States, asking the interference of the Government. To this an answer was returned, to the effect that the State Government had a perfect right to adopt such measures to prevent the spread of the disease as the exigencies of the time demanded, and that the Federal Government had no sanction of law for overruling a point precautionary determinative.

In the meantime the distress at Shreveport has increased. The disease is yellow fever, a true homogastric pestilence. The origin is still obscure, the character malignant. The deaths are between fifty and sixty per cent. There have been about four hundred deaths so far. More than half the population have fled. Every one is working bravely, and there is no panic now. The organization of the Howard Association is excellent.

The fever, which seemed to have abated on the morning of the 24th ult., broke out with increased energy at night, and during the following morning many new cases occurred in the city and suburbs. The destitution is as horrible as the disease. The expenses of the Howard Association are about \$1,000 a day. Penniless women and children must be fed or starve, and the Association must feed them. The list of interments on the 25th numbered nineteen.



THE YELLOW FEVER IN THE SOUTHWEST.—HEALTH OFFICERS OF DALLAS, TEXAS, SIGNALING A NIGHT TRAIN TO STOP, AND QUARANTINING IT.—SKETCHED BY F. T. RYAN.

BUBBLES.

How to find out the value of personal attachments—Fail.

A New York girl got mad at her Kansas lover and expressed him 1,400 love-letters.

ANN WARD, colored, of Dixon Springs, Tenn. Starting fire. Kerosene. No carriages.

Whispered advice to young ladies who would conquer during hot weather—Keep your powder dry.

No actor has yet been able to counterfeit the expression of joy which a Danbury man shows when discovering a ten-cent stamp in his paper of tobacco.

The New York Herald says the \$500 greenbacks have a six-toed genius on the back. They might have a split-eared rhinoceros there, for all we would know to the contrary.

JOHN HENDERSON, suing for a divorce in Indiana, alleges that his wife trapped him by means of false hair, false eyebrows, false complexion, a big bustle, and a deceitful tongue.

A sweet potato recently discovered in Tennessee has "an astonishing likeness to a young lady"—which is another method of remarking, we suppose, that it looks good enough to eat.

The churches were well filled Sunday. The shape is an improvement, but the trimming is not wholly satisfactory. They set a little further back on the head than the Summer styles, we think.

SOME men never lose their presence of mind. In Chicago last week a man threw his mother-in-law out of a window in the fifth story of a burning building, and then carried a feather bed down in his arms.

THE Courier-Journal says that when Cincinnati whisky fails to kill a man, there is nothing else that can, and he would just as soon jump from a nine-story house into a pile of pig manure as to come down on an elevator.

THERE is a card posted in the observatory on the top of Mount Kearsarge, requesting visitors not to write or cut on the structure. It adds: "Writing materials and sticks for whittling will be furnished on application at the office."

DR. FULTON has published a letter entitled "Thoughts on Leaving Boston." If he had any Saratoga trunks with him, Boston baggage-smashers must have rendered his "thoughts on leaving" anything but proper for publication.

A HIGH-SCHOOL girl, just graduated, said in her essay: "Let us avoid the frivolities of life, and pursue the noblest ends only." The next day she was moved to tears in an agonizing attempt to decide the proper shade of blue for her complexion.

AN Irish lass wrote to her lover, begging him to send her some money, and added in the same letter, by way of postscript: "I am so ashamed of the request that I have made in this, that I sent after the postman to get it back, but the servant could not overtake him."

In the midst of Episcopal services at Omaha on Sunday evening last, a live coon entered the open door and made for the altar and the ladies in a way the latter despised. They screamed and stood upon the seats until the little quadruped, with a penitentiary tail, was expelled.

It is the Bowling Green Democrat which tells this: "During an address by Mr. Allen County, a few days ago, a gentleman in the audience arose partly to his feet, and with pathetic tenderness remarked, 'Cuch!' He had been sitting on a wasp, and the wasp had just noticed it."

THE very boy we have heard about, who disobeyed his father and went a-swimming, and his father said to the wicked boy, "You've been a-swimming." The wicked boy said, "I hain't." The pa said, "You have, sir; and you have got your shirt on 't'other side out." "Pshaw!" said the wicked boy, "that shirt got turned wrong side out getting over the fence."

YOUNG men will be rejoiced to learn that tight boots may be drawn on easily by a simple process. The patient lies down on the floor, and holds his feet straight up in the air until the blood runs out of them, thus diminishing the size of the foot, when it will slip into the boot as sleek as getting into a gutter on a dark night. To enjoy perfect immunity from pedal torture while the foot is thus engaged, it is only necessary to remain in the position until ready to draw off the boots.

"JONES AVENUE!" yelled the brakeman. Three minutes afterwards, as the cars were beginning to start, and the brakeman re-entered the car—"Jones Avenue, did you say?" inquired a gentleman seated near the door. "Yes, sir; please hurry!" replied the brakeman, seizing the brake with one hand, the bell-ropes with the other. "Oh, I'm not going to get out here," said the interlocutor. "I have friends on the street; I thought it looked familiar. Do you know the Smiths?" The brakeman shut the door with a vicious bang.

WILCOX AND GIBBS SEWING MACHINE AT VIENNA.—All the first-class American sewing machines have received medals or other marks of distinction at the Vienna Universal Exhibition, some for progress and some for merit. To the Wilcox & Gibbs machine was awarded the highest premium and medal for superior merit, its claims as the best family sewing machine being thus fully acknowledged.

AMONG the lost by the foundering of the steamer *Ironides*, in Lake Michigan, September 15th, was Mr. John Hiles, of Milwaukee, who insured against accidents under a \$5,000 policy in the Travelers Life and Accident Insurance Company, of Hartford.

Centaur Liniment.

The great discovery of the age. There is no pain which the Centaur Liniment will not relieve, no swelling which it will not subside, and no lameness which it will not cure. This is strong language, but it is true. It is no humbug; the recipe is printed around each bottle. A circular containing certificates of wonderful cures of rheumatism, neuralgia, lock-jaw, sprains, swellings, burns, scalds, caked breasts, poisonous bites, frozen feet, gout, salt-rheum, ear-ache, etc., and the recipe of the Liniment will be sent gratis to any one. It is the most wonderful healing and pain-relieving agent the world has ever produced. It sells as no article ever before did sell, and it sells because it does just what it pretends to do. One bottle of the Centaur Liniment for animals (yellow wrapper) is worth a hundred dollars for sprained, strained or galled horses and mules, and for spavined sheep. No family or stock-owner can afford to be without Centaur Liniment. Price, 50 cents; large bottles, \$1. J. B. Ross & Co., 63 Broadway, New York.

Castoria is more than a substitute for Castor Oil. It is the only safe article in existence which is sure to regulate the bowels, cure wind-colic and produce flaccid sleep. It is pleasant to take. Children need not cry and mothers may sleep. 923-47

THE WINDSOR HOTEL.

THE new Windsor Hotel, which was opened to the public last week, is situated on Fifth Avenue, the front covering the whole block from Forty-sixth to Forty-seventh Streets, and in depth it runs back to nearly Madison Avenue. The neighborhood is one of the finest in New York, the whole locality being occupied by private dwellings solely. This gives the hotel a great advantage in having perfect quietness. Then, it is within a short distance of Central Park, and from its windows and doors may be seen the immense throngs of fashionable equipages that go to and from the Park.

The idea of the proprietors of the Windsor is to combine all the quiet and privacy of a home with the luxuries of a first-class hotel. The building itself is a superb piece of architecture, and the appointments in the way of furniture, etc., cannot be surpassed by those of any hotel in the world. Another feature is the system of ventilation secured, and the safety of the building in case of fire. To guard against fire, the Windsor is said to have the best method within the invention of man. Messrs. Samuel Hawk & Gardner Wetherbee have the management of the hotel.

\$100,000.—The \$100,000 prize in the last Drawing of the Kentucky Library Concert was drawn by a poor man in an interior village in Massachusetts. His oldest daughter isn't very pretty, but she had over forty-three offers of marriage inside of forty-eight hours. One would have supposed a young man's mass meeting was being held at the lucky man's house.

DON'T THROW AWAY YOUR MONEY.—To the Public.—For over 26 years Dr. Tobias's Venetian Liniment has been sold; every bottle has been warranted, and not one has been returned. Thousands of certificates of its wonderful curative properties can be seen at the Depot. It will do all, and more, than is recommended for. It is perfectly safe to take internally. See with every bottle. It cures Cholera, Croup, Dysentery, Colic, Sea Sickness, Chronic Rheumatism, Sprains, Old Sores, Cuts, etc. Depot, 10 Park Place, New York. 938-41

WILCOX & GIBBS SEWING MACHINE FIRST IN MERIT.—To the Wilcox & Gibbs Sewing Machine Company was awarded the highest premium at Vienna for superior merit, all other premiums being for progress. When competing machines have made sufficient progress they may at some future exhibition receive a similar mark of distinction.

SHEA, 427 BROOME STREET, COR. CROSBY ST. offers now a complete assortment of Fall and Winter clothing for men and boys, of fine and medium quality; also, custom clothing, Broadway misfits, etc., 40 per cent less than original cost. No trouble to show goods. tf

THE NEW COLONADE HOTEL, Philadelphia, Pa., is near several Protestant Episcopal Churches.

Instead of BITTER use SWEET QUININE. 933-40

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Nearly every one has been made aware by notices of the press that the new Elastic Truss really cures Hernia. It is worn with great comfort, and should not be taken off till the patient is fully cured. Sold cheap. Very durable. This Truss is sent by mail everywhere and Circulars furnished free by The Elastic Truss Co., 683 Broadway, N. Y. City.

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GABLE SCREW WIRE Boots and Shoes should be worn by Ministers, Lawyers, Doctors, Merchants, Farmers, and every Son and Daughter of Adam. 941-44

Wedding Cards, No. 303 Broadway. JAMES EVERDELL. Established 1840. tf

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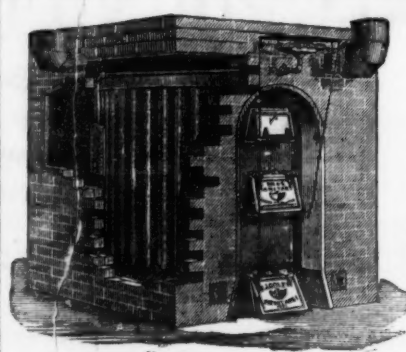
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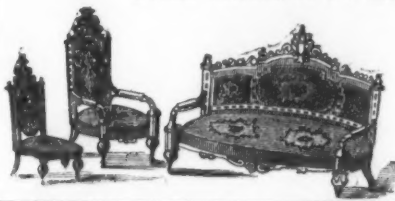
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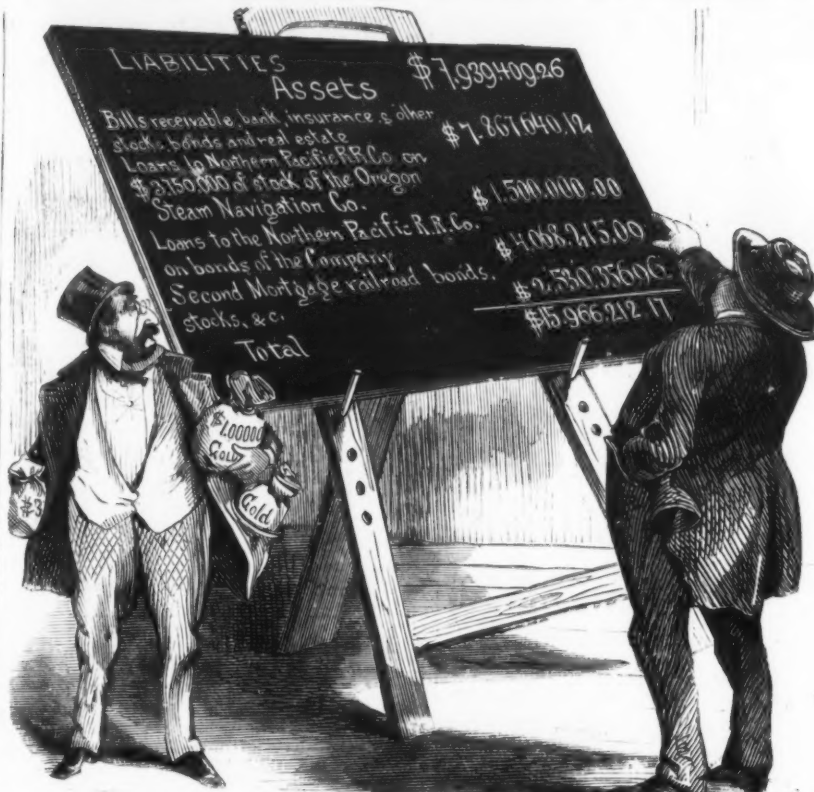
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